The New-York Times.

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THE MONEY PRESSURE.

The Effect on Trade and Labor, Benevolence and Social Life.

THE HOUSEHOLD ECONOMIES.

Statistics of the Lead Works, Card Manufactories, Billiards, and the Religious Societies—The Firewood Business, The Hay Market, &c.

The space between the milestones is narrowing daily. The pressure has broken down many of the great houses, but the grinding of the poor is only just beginning. It begins to be shown by the record of the lower courts and the books of the Almshouse Commissioners. On Saturday night last 246 persons were accommodated with lodgings at the 28 different Station-houses of the City—a number almost unprecedented for this season of the year. It is a stinging suggestion of what the Winter will show us. Most of the actual distress that the revulsion has involved has been felt in high business circles, for with others it is principally in anticipation yet. We dropped in to the warehouse of a large wholesale dealer yesterday, and were surprised to find the haughty head of it with red, swollen eyes—being an honest man, he had not failed rich. His family that had lived in luxury for years were bankrupt as well as he. But when such men break their employes are not apt to bewery merry. The clerks were sitting around idly, each one looking as if he were at a funeral,—those who did not been discharged expected to be, or the few that were safe, in in the misfortunes of their principal were sad from sympathy.

Still the streets are not "dolorous ways," nor are the homes generally of our people full of shadows. Even the poorest, until the pinch comes, are merry, and the great body who are cramped only take it as they do the bustling of a crowd—anything but agreeable, still rather disposing to jocosity than to crying. We have been traveling among the retail traders a good deal of late, feeling their pulse through the crisis. Scarcely one in a thousand is not worse off for the late panic and present depression of trade, still the majority feel, so general is the dullness, that their individual condition is not much to be mourned over.

The retail grocers have to tolerate pass-books a good deal more than is quite desirable, and while credit in large circles grows into disfavor, in these small circles it comes unwontedly into use. Their sales too are much diminished. The staples always must find a sale, but suddenly the delicacies that are so appetizing as seen through their cleanly windows, the fruits that are the more relished for being a bit out of season, the dainty pickles and luscious preserves, the little kegs so formally sealed, and the boxes so elaborately pictured, all packed with the luxuries that grow with marvelous rapidity into necessaries while the times are good—all these are suddenly drugs in the morning market. To a hundred women that were giving parties last Fall, ten are not now; and as everybody knows that one party is as good to the grocer as a week's bill from the family giving it, it is evident that the grocer has lost largely on this item. Even in the absolute essentials to the family-table there is a great contraction. The digestion and the stomach are consulted more and the palate less. There has been a general resumption of those old-time Yankee dodges for shortening the inner man's expenses, which is illustrated in the Connecticut custom of "pudding before meat."

The retail tobacco dealers say that they have lost more of their receipts than of their customers. While the storm was still coming men who used to drop in every two or three days for their "Solace" or "Lilenthal" rushed in daily for plug or even pig-tail. The day of the general suspension those purchasers tore in three or four times, and when they got their supply set their teeth like iron into the doctored, adulterated, rye-cured weed. But when the storm burst they fell back again upon "Solace," and chewed with gentle moderation. These chewers never quite stop: the heavens might rush, economy might find its way to their table, their bed, even their babies' playhouses, but they would never stop buying tobacco. The smokers, however, are more sensitive to current events. With the tightness of the money market and the appreciation of specie they buy fewer high-priced cigars and some lay in the fine-cut and a brace of pipes, as if contemplating new methods of narcotism.

The retail crockery dealers say their dish is broken on the counter for this Fall. Nobody gets a new set—only replaces parts of broken ones. It is the time that young couples get disgusted with boarding and start housekeeping—but not a young couple had one of our informants—a large dealer in crockery—seen since the panic was abroad. In short, if it were not for the buttered fingers of servant girls and the mischief of small boys, they confess they might as well shut up shop and go visiting their country cousins.

One or two of our cotemporaries, alarmed at the brief list of marriages advertised in their columns, cry out that the panic has quenched the marrying ardor. Postponed it, it has, but we believe that the institution of marriage is a great gainer by the hard times. Good, sharp, careful wives were never in such demand before. Tidy, saving housekeepers were never so appreciated before. Solacing, tender companions never were so sighed after. The cool sciences of men and their tastes have always been right about marrying, but the terribly expensive outfit of a woman in society, and the ridiculously absurd notions of many men have doubtless detained whole flocks of angelic Peris outside the gate, and made wretched bachelors of hundreds of men who deserved a better fate. But the hard times have clipped the wings of many who were soaring far too high for their availability, and brought within bounds many whom their worshipers despaired of circumventing. The marriageable damsels, shortening sail from necessity, make a much more presentable appearance in the offing, and the pilots come alongside with a better grace and spirit. Some who meant to marry dreaded to undertake, lest the cost of the wedding swamp them. Now "fashionable" weddings are out of fashion; loving couples will go up to church rationally, and the set-out at home will be tasteful, elegant and brief. The absurd custom of showering upon the bride untold lots of dry goods, jewelry and the like will be held vulgar, and a hint that she is in need of alms. We predict the panic will not result in the failure of a single sensible couple to meet their engagements. There may be and are suspensions, and extensions of little notes, but the firm will go on—the marriage will come off in the Spring, if not in the Winter, and by that time all parties will be likely to start with more temperate notions of "the appearances" they are to keep up, and a truer American idea of what a domestic establishment should be. A new and most welcome era has been inaugurated with the Hard Times. We shall hear less from young men about their ability or inability "to support a wife," and women who cannot help support the family, rather than be reckoned part of its dead-weight, will blush to own it, unless armed with the physician's certificate of dilapidated health.

SAYRE'S Temperance Hotel, near the corner of Beekman and Nassau streets, is about to change hands,—about to pass into those of Mr. MOSS, it is said.

DIMINUTION OF DONATIONS TO THE CHARITABLE AND RELIGIOUS SOCIETIES.

From the following comparative statement of the receipts of a number of the religious and charitable societies of this City, during the years 1856 and 1857, it appears that the general distress has already, in a greater or less degree, affected them, and is likely to be severely felt by most of them during the ensuing year, unless the supporters of each come liberally to their aid.

The American Tract Society, offices and publishing house at No. 150 Nassau-street, exhibits a diminution of receipts this year below the amounts paid in for a corresponding period last year. The receipts for the six months ending Oct. 1, in the present and the preceding fiscal years respectively, were:

	1857.
From Publications	$96,112 24
By Donations	65,428 43
Total	$161,538 67
	1856.
From Publications	$96,621 40
By Donations	65,785 95
Total Receipts for six months, 1856	$162,407 35
Total Receipts for six months, 1857	161,538 67
Difference	$11,850 68

The American Seamen's Friend Society, No. 80 Wall-street exhibits the following:

Receipts.	1857.	Receipts.	1856.
April 15 to May 15.	$1,361 20	April 15 to May 15.	$1,610 24
May 15 to June 1.	1,512 69	May 15 to June 15.	795 22
June 1 to July 1..	3,222 16	June 15 to July 15.	2,056 62
July 1 to Aug. 1..	1,797 02	July 15 to Aug. 15.	1,261 76
Aug. 1 to Sept. 1..	1,284 66	Aug. 15 to Sept. 16	2,021 11
Sept. 1 to Oct. 1...	1,284 10	Sept. 15 to Oct. 1..	849 14
Total 6½ months.	$11,462 24	Total 6½ months.	$8,492 89
			11,462 24
Difference in favor of 1856			$2,969 35

In the estimation of the receipts for each month are included the legacies left to the Society.

The accounts of the Society for the Promotion of Religious and Theological Education at the West, No. 30 Wall-street, were not in such a condition as to enable the officers to furnish us with a comparative statement. We were informed, however, that its receipts this year, so far, were probably about $8,000 to $10,000 less than during the preceding year.

The New-York Ladies' Home Missionary Society, Old Brewery, No. 61 Park-street, was similarly situated. The receipts this year by this Society are much smaller than they were last year.

The Society has been a good deal troubled by the difficulty about exchanges. Its correspondents out West and elsewhere, obtaining contributions in aid of the fund, wrote frequently to know whether they should not convert the moneys which they held into flour, or some other valuable equivalent, and forward the latter for the use of the Society. The American Board of Commissioners of Foreign Missions has not yet made up its annual report. The last month of the present year whose receipts are ascertained is August.

Receipts in August, 1857	$9,436 42
Receipts in August, 1856	7,414 69
Difference	$2,021 73

Since August, however, the receipts have fallen off badly.

The books of the American Home Missionary Society (Bible House) exhibit the following contrast:

Receipts in September, 1856	$6,305 08
Receipts in September, 1857	2,419 79
Difference	$3,885 29

Previous to the commencement of the financial crisis the receipts of the Society were much larger this year than last. For the five months edding Sept. 1st there was an increase for the present year of from $8,000 to $9,000.

The New-York Association for improving the condition of the Poor, No. 30 Bible House, received for the

Year ending Oct. 1, 1856	$48,811 31
Year ending Oct. 1, 1857	41,460 88
Difference	$7,350 43

In 1855, the famine year, the receipts were $60,000 00. If benevolent people are as liberal in the present hard times, there is some hope for the Societies.

HOW THE PANIC AFFECTS THE GAME OF BILLIARDS.

In times like these, when the necessaries of life are with thousands hard to come at, and when everybody has to retrench, in some way or another, the superfluities of appetite and games of skill, which cost so much money in prosperous or moderate times, are not likely to be extensively indulged in. Men whose means are not miserably pinched, who smoked ten cigars a day, now manage to do with half that number, and the indulgers in brandy cocktails and gin slings are sailing much nearer the shores of the Temperance Continent than they have ever done before. In all these loose expenditures there is, as there ought to be, a great curtailment. Billiard saloons have suffered considerably. Clerks, with reduced salaries, cannot afford to cast away what little loose cash might be left to them, at so much "a string" for the privilege of making "cannons," and "pocketing" some ivory balls. On inquiry yesterday, and by direct inspection on Saturday, we found that the proprietors of the billiard saloons were great losers by this sudden panic. The large establishments of MICHAEL PHELAN, OTIS FIELDS, TOM STONE, and those of HERMAN, PERKINS, and DUPONNAC, which are noted as the first in the City, though their receipts have been perceptibly decreased during the past three weeks, are still in a tolerable condition as to receipts, their patrons mostly belonging to that class whose incomes are not disastrously affected by a commercial crisis. But the second rate, and still more inferior establishments, whose "cues" are handled solely by men whose salaries are succumbing to the pressure of the times, are nearly deserted. In some of them, the receipts, exclusive of the profits of the liquor sold at the bar, would not pay for the gas burnt over the tables. But the highest-class establishments, it must be understood, are not exempted from the effects of the tightness of the money market, and as their numerous expenses amount to a prodigious sum, it may be doubted whether they are not as much involved in the financial catastrophe to indulge in a strong phrase) as those of their brethren, who have easier rents, and a much smaller general outlay to meet.

THE CARD MANUFACTURERS.

Messrs. LAWRENCE, COHEN & Co., formerly L. I. COHEN, No. 164 William-street, manufacturers of blank and playing cards, is said to be the oldest card manufacturing house in the United States, having been in existence over twenty years. Their cards go to all parts of the country, Canada, the West Indies, Mexico and California. The demand for goods in the South and West, and in California, has not fallen off, but the hard times have affected the home trade. They have, consequently, reduced work at the manufactory to half time. They have steadily employed 170 hands for three years past, about 100 of whom are women, and the rest men and boys. Mr. LAWRENCE says they have not discharged any hands, and do not intend to; he says many of them are old hands who have long been connected with the concern, who need their wages to subsist upon, and many of the men have families, and they intend to give them *all* a fair chance. Their purchases and expenses are over $10,000 a month; the wages paid out weekly being over $700. Last week, the first in which they worked short time, they paid about $350. The hands work mostly piece work. They intend to resume full time as soon as business shall warrant it.

A. DONNEBERT, Nos. 76 and 80 Cliff-street, manufactures playing cards exclusively, has been in the business nine years in the same place, and from small beginnings it has grown up to the largest business establishment in this line in the United States. There are only four houses who manufacture playing cards as an exclusive business, in the country, three of which are in New-York, and one in Philadelphia. The cards go all over the country, but especially to the South and Southwest. A considerable quantity, also, are sent to Mexico and California. Mr. DONNEBERT employs 50 hands, 20 being girls, 20 men, and 6 boys. His business has steadily increased up to the present time, and even now he does not anticipate a falling off in the trade, but the state of the money market makes it dull for the present. As a matter of prudence, therefore, and to curtail expenses, he has reduced the manufacturing department to half time, but he has discharged no help, and will resume full time again as soon as a favorable change occurs in business. The demand for his stock has not fallen off, but, on the contrary, has rather increased.

SARGENT & FRENCH, No. 128 William-street, manufacturers of enameled cards, Bristol board and paper, are an old house, and the largest manufacturers in their particular line in the country, perhaps in the world. Their house was established in 1842. Their trade is with the whole country. Their factory is at Nos. 187, 189 and 191 Twenty-third-street, where they employ 120 hands, 20 per cent of whom are girls, and the rest men and boys. They have not discharged any of their help, but as a matter of precaution have reduced to half time instead, thus furnishing their employes with sufficient to supply pressing wants. They say if they consulted their own interests alone, they would stop their factory, as they have a sufficient amount of stock on hand, considering the present state of trade. Many of them have been in their employ from the beginning, and they will not see them lack for work and the means to live by as long as they can afford to keep their works going. The machinery they use is also rapidly damaged when left unemployed.

RAY PERRIN, manufacturer of engravers' and printers' cards, is the most extensive manufacturer in New-England, having a large factory at Pawtucket, R. I., and a salesroom at No. 80 John-street, corner of William, in this City. His establishment was destroyed by fire about a year ago, but has been rebuilt, and business resumed on a larger scale than before. He has had employed about two hundred hands and supplied a large demand to New-England and the West. The cotton factories have all stopped at Pawtucket, but Mr. Perrin retains his force, working half time until business improves.

WHITE LEAD WORKS.

The Brooklyn White Lead Company have their factory in Brooklyn, at No. 99 Front-street. They have heretofore employed 65 men, but they have now some sixteen less than the usual number engaged. They hope to resume with a full force in a week or two; their stock being nearly exhausted, they find it necessary to push their work to prepare for the Spring trade. They recognize their obligations to keep their old hands at work now that they need it more, and peremptory orders have been given to the foreman not to allow the workmen to suffer. The sales of lead during the early Spring are more than at any other season of the year. The work is very hard, and the Company, by purchasing coal and other necessaries, and supplying it at cost to the men, endeavor to lighten the burden of the times.

The Jewett White Lead Works are an old house. The factory is at Port Richmond, Staten Island, and a steamboat is employed in transporting the stock to and fro. They employ 65 men, and their works are going on with little abatement in their force, not more than half a dozen being discharged. Their present impression is, that they will continue the works through the Winter.

The Union White Lead Manufacturing Company, Brooklyn, have employed a large number of hands, but those acquainted with its position say the unfavorable turn in business affairs have caused them to reduce to half time, and curtail the production of stock. A portion of the hands have been discharged, but the factory will resume full operations with a revival of business.

THE HAY-MARKET.

The consumption and price of hay in the City have been somewhat affected by the hard times. That portion supplied for City use is mostly landed at Market-slip, foot of Pike-street, East River, and comes from the "North shore," so called, in Connecticut, that is, from Stamford, Darien, Five Mile River, Norwalk, Westfield, Southport, &c., and from Westchester County, as Mamaroneck, Rye and Port Chester. Considerable also comes from Huntington, L. I. About twenty market sloops arrive here weekly with hay and other produce. They are employed for nine months of the year. Each vessel employs, on the average, five hands. They are of from five to twenty tons. They bring also apples and onions, each having, on an average, 500 barrels of onions in the hold, for every deck load of hay.

PRICES.

The market varies. At present it is *dull*, and ranges from 50 to 75 cents per 100 pounds. The bales average from 180 to 250 pounds. It is consumed altogether in the City, being too light to ship, and of a better quality than is commonly used for that purpose. The article brought here is mostly timothy, but the hay this year is of a poorer quality than formerly, owing to the fall of so much rain during the hay season; the second quality last year is classed as *first* quality this year. There has been, in fact, very little prime hay sent to this market this season. They sell a good deal on commission, and on retail to feed stevers, stable men, cartmen, and others.

The demand is now dull. *The quantity sold this season, as compared with last, ranges from twenty to thirty tons per week less at this slip alone.* The quantity produced, however, has been very large. Farmers are holding on for better prices, but hard times and the want of room for other crops in their barns will oblige them to sell. North River hay is of a finer quality, and put up in heavier packages for shipment, as it can be pressed, and runs from 200 to 400 pounds. The demand for shipment is good, but it is not in demand for City use.

WOOD, HAY AND STRAWS.

A man who buys much hay will have no occasion to buy wood, as each bale is loaded down with from twenty to twenty-five pounds of good fuel. The honest farmer knows how to make it weigh, and is not particular as to the size of the sticks.

In Rye Straw there is little doing, and only a moderate supply coming to market. Price 45 cents per 100 pounds. Stable-keepers use it to bed their horses, and many bipeds do not despise it for the same purpose. Oat straw sells at 40 cents, and wheat straw at $3 per 100 sheaves.

FUEL—WOOD.

Among the household economies no item engrosses a larger share of attention at this season than the way to buy wood cheapest, or, in other words, to get one's money's worth; it therefore becomes as important an inquiry as to know how we may avoid being cheated in the price of bread or potatoes. The law formerly appointed inspectors, or measurers of wood, whose duty it was to see that every person received the quantity he purchased; but it was found that in most cases the measurer leaned towards the seller, from being constantly employed by him, and the custom was abolished. Under the present regulations the seller measures the wood, and each person is supposed to know when he gets a full load. A third of a running cord constitutes a load of wood, and piled on the cart it should be two feet eight inches *wide, four feet high* and, of course, four feet long; but in most cases the wood falls short of four feet in length, and so should be made good in height. Those who peddle wood seldom give more than a quarter of a cord for a load. Some of the yards have surplus teams, and when not otherwise employed, send them off with "jags of wood" at prices varying according to size. Those who buy wood in this way generally pay a good price for cartage. To buy of an honest dealer, at the yard, is the better way, where, at least, you are not liable to be deceived in the quantity. The trade in wood is mostly done in running cords, which differs from the solid cord in this: The solid cord contains 128 feet of wood, while the running cord falls *short by just so much as the wood is cut short of four* feet. If a person agrees for a solid cord he pays more, and the pile is made higher to compensate for deficiency in length; three feet eight and ten inches is the average length of wood as it comes to this market.

The following are the present average prices of each kind of wood:

Oak wood, per running cord	$4 75
Oak wood, per load	2 25
Oak wood, per solid cord	9 00
Oak wood, per solid load	3 00
Hickory wood, per running cord	6 00
Hickory wood, per load	2 00
Hickory wood, per solid cord	12 00
Hickory wood, per solid load	4 00
Pine wood, best Virginia, per cord	6 25
Pine wood, per load	2 75

Pine wood averages nearly four feet in length. Prices for pine wood have declined about 50 cents per cord on first quality. In June, 1856, it was worth by the cargo at the dock, $4 per cord; the same quality now brings only $3 50. There are two or three kinds of pine, and the best is always the cheapest. This kind comes from James River, Va. The supply from New-Jersey has fallen off of late years, and a small portion only comes from North Carolina. Buyers should always select the first growth, which is known by its smooth bark, and fine, close grain. The second growth has a thick bark, a coarse grain, and has but little resin in it. Some dealers call this kind "old field pine." It is heavy, and does not dry so quick as the first growth. The consumption of pine wood has kept pace with the rapid increase of railroads and manufactories, and largely exceeds all other kinds. For kindling fires it is almost indispensable, and is preferred to charcoal on account of being cheaper, quicker, and cleaner to use. The large proportion, however, goes to the railroads. Erie, Hudson River, Harlem and other roads, are large purchasers in this market; they contract with dealers for thousands of cords at a time. A great deal also goes eastward: Providence is a large market. Boston has recently introduced the use of Southern pine, and is beginning to use it in large quantities, it being preferred to Sandwich and Eastern pine, and brings a better price.

There are nearly two hundred vessels engaged in bringing Southern pine to this market. They are mostly schooners, and are of all sizes, varying from 100 to 300 tons, and carry upon an average from five to seven men all told. When freights are good, they go at other business. It requires about three weeks for an average trip. Freight on pine wood from Virginia is from $2 to $3 a cord, according as freights are active or otherwise. A vessel of 200 tons will bring 180 cords. It is piled up six and seven feet on deck; and, when they are caught in heavy blows, they often lose their deck load off. The pine-wood fleet to the number of 80 at a time are sometimes wind-bound in Hampton Roads and Lewes Breakwater, where they lie for two and three weeks together, detained by northeasters; but they are rather benefited than otherwise by these detentions, for the wood, meantime, gets thinned out of the market, and when they arrive prices are enough higher to pay than for demurrage. Many of the skippers live in Jersey City, off which is a favorite anchoring ground for these vessels, being handy to start from where they are bound either up the North or East River; and is also out of the track of vessels.

Most of the oak wood which comes to New-York, is from the north side of Long Island, and is sapling oak. It is used principally for shipping, for fire-wood and dunnage. A small portion comes from New-Jersey; it is longer, and brings a higher price, say from a dollar to a dollar and a quarter a cord more than other kinds, and is mostly landed at the North River yards: a large part at the foot of Spring-street. In years past large quantities of oak and pine wood came here from the south side of Long Island, but the supply has largely fallen off, and now about one quarter the usual quantity goes to the brick kilns up the North River, where it brings from $4 50 to $5 the running cord for oak, and $4 to $4 25 for pine.

Connecticut River used to furnish a large quantity of oak and hickory, but the supply from that quarter has decreased about two-thirds in the New-York market. It is now consumed nearer home, in the small towns.

Hickory is preferred because it lasts longer on the fire, and gives out more heat. It is purchased by the rich, who want it for their parlor grates, and for the nursery or sleeping-room. There is, however, but a comparatively small quantity now coming to this market. Thirty cords of oak to one of hickory are now sold at the wood-yards, and some state the difference as fifty to one.

Wood heretofore has uniformly advanced in the month of October, but this year it has only maintained its price. The supply is only moderate, just about keeping up with the demand, which prevents fluctuation in prices. The farmers each cut a little only to supply themselves with ready money. Formerly many vessels made a business of bringing wood from Long Island, Egg Harbor, Tuckahoe, &c., but it is falling off. People who, a few years ago, built small craft for this trade, now construct vessels of a larger class and have gone into the Southern trade.

THE SAWYERS.

At each of the yards there are a few sawyers, who wait for purchasers to appear, when they offer their services in rotation, to saw, split, and put into the cellar or wood-house. The price is from one shilling to eighteen pence a cut. There are about a hundred wood-yards, located upon the up-town portions of the East and North Rivers, and each yard finds employment for from three to half a dozen sawyers. In view of the hard times, however, it is much more common than heretofore for persons to decline the services of the professional sawyer, and exercise themselves in sawing and splitting their own wood during leisure hours, especially if the buyer has the control of a back yard or cellar, where it can be done without "forfeiting respect," or damaging standing.

BUNDLING WOOD.

Few are probably aware of the extent to which the practice, so common to the cities of Europe, of selling wood in small quantities at the groceries, has come to be adopted in this City. One establishment engaged in bundling pine wood, will convey an idea of the amount of wood daily cut up and bundled for sale in this way.

Mr. JOHN T. BARNARD, and an associate, at No. 265 South-street, formerly kept a yard for the sale of wood and charcoal. In 1856 he commenced to put up pine wood in small bundles, for sale to families, and to the grocers to sell again. He began with an old blind horse, using an endless-chain power, and employed three or four boys. His sales amounted to only two or three hundred bundles per week, for the first month. Shortly, however, the little bundles of kindling wood became popular, and in three months the business doubled; he increased the number of his hands, and in six months the business had doubled again. He now sells from four to seven thousand bundles a day, and sometimes nine thousand. He has a double-cylinder engine, which runs four steam saws, and machinery for splitting up the wood. It is then carried by means of an elevator to the upper stories, where some thirty boys, at the age of 14 to 16 years, are kept constantly busy putting into compact bundles of about eight inches in diameter, which are secured by rope-yarns. The yarns are all tied a given length, and they are then fitted in, and wedged strongly by a little wooden maul, which each boy uses for the purpose. Each boy can put up from 200 to 300 bundles in a day, and receives 16 cents per 100 bundles. They earn from $2 50 to $3 50 per week, and are paid off on Fridays. Some smart boys go to school, and work after hours, making good wages. One little fellow, apparently not over 8 years old, who is too small to reach up to the bench, sits on top of it and works away industriously with his little maul. He generally earns a dollar and twenty cents a week. The boys sing and whistle at their work, and appear very cheerful. They are the poor children of the neighborhood, some of them troublesome enough to manage at home, being accustomed to severe usage there, but kind treatment and the stimulus of wages keeps them in good subjection. One family is wholly supported by four of the boys who work in the place. Grocers send their wagons and buy from 1,000 to 2,000 at a time, paying $1 50 per hundred, and retailing it at 2 cents the bundle. Dealers in charcoal also buy large quantities of it with which to supply their customers. Families also purchase the wood as they require it for use. During the panic there was a slight falling off in the sales, more from the want of money than from any other cause, but it is now brisk again. Many families who heretofore have bought two or three loads of wood at a time, now step into the grocer's and buy it by the bundle. The sale is increasing, and he says he could easily dispose of 10,000 bundles daily if he could get it made up. They also sell the same kind of *kindling* wood by the box; the price being about 20 cents the box. Mr. BARNARD has had the contract for supplying the public schools of New York with kindling-wood. He has this Fall sawed and split up three thousand cords of wood for these schools.

EFFECTS ON BROOKLYN—OFFICIALS ALL RIGHT.

In one respect Brooklyn suffers more from the present general stagnation in business than almost any other city. It is the great dormitory for New-York. Thousands of mechanics and laborers who are employed during the day in New-York, at night retire to their homes on the Long Island side of the East River, to rest their weary limbs. This large class embraces at least one-half of the home population registered by the census-takers as "residents" of Brooklyn. They sleep there and for the most part buy their "provender" there also. Of course the corner groceries suffer early when the New-York employes suspend operations. But these gentlemen are generally a little ahead of the world, and have credit if not money, and are not wanting in cash.

Red House grounds, he was accidentally shot in the thigh. He was taken to the City Hospital and expected to recover.

☞ Mr. BARRS, First Marshal, was sworn in as Special Policeman on Saturday by the Police Commissioners. It was urged by the District-Attorney, who made the application, that by arming Mr. BARRS with Police authority he could more efficiently discharge his official duties.

THE CRYSTAL PALACE FAIR.—The Judges have awarded Premiums for Agricultural Products; from these we select some of the highest awards:

Wilson J. Hunt, Newtown, L. I., N. Y., for the best barrel of Spring Wheat.....Silver Cup, $20
S. Sherman, Searsville, Orange Co., N. Y., for the best barrel of Rye.....Silver Cup, $15
S. Sherman, Searsville, Orange Co., N. Y., for the best barrel of Buckwheat.....Silver Cup, $10
S. D. Crispel, Hurley, Ulster Co., N. Y., for the best barrel of Oats.....Silver Cup, $15
Hecker & Brother, Croton Mills, N. Y., for the best barrel of Wheat Flour.....Silver Cup, $10
Jacob [illegible], Jr., Newton, N. J., for the best Butter.....Silver Cup, $5
Ellwanger & Barry, Rochester, N. Y., for the best collection named Fruit.....Silver Cup, $20
John W. Bailey, Plattsburgh, N. Y., for the best collection named varieties of Apples. Silver Cup, $15
John Brill, Newark, N. J., for the best 50 named varieties of Pears.....Silver Cup, $15
Mrs. F. E. Durfee, Fall River, Mass., for the best 4 named varieties of foreign Grapes. Silver Cup, $10
Charles S. Pell, New-York Orphan Asylum, Broadway and Seventy-fourth-street, for the best collection of Cut Flowers.....Silver Cup, $10
J. L. Burgess & Son, East New-York, for the best 100 blooms Dahlias.....Silver Cup, $10
Charles Moore, Third-avenue and Ninety-eighth-street, for the best display of Roses.....Silver Cup, $5
William Fitzpatrick, Broadway, corner Twenty-ninth-street, for the best Floral Design.....Silver Cup, $15
J. Fisch, Penitentiary, Blackwell's Island, New-York, for the best assortment Culinary Vegetables.....Silver Cup, $10
John W. Bailey, Plattsburg, N. Y., for the best collection named varieties Apples. Silver Cup, $15
Hovey & Co., Boston, Mass., for the best 50 named varieties of Pears.....Silver Cup, $15
Mrs. F. E. Durfee, Fall River, Mass., for the best 4 named varieties Foreign Grapes. Silver Cup, $10
Charles S. Pell, New-York Orphan Asylum, Broadway and Seventy-fourth-street, for the best collection of Cut Flowers.....Silver Cup, $10
Mateo Donadi, Astoria, New-York, for the best display of Roses.....Silver Cup, $5
S. Ruth, gardener to J. Fisch, Penitentiary, New-York, N. Y., for the best assortment Culinary Vegetables.....Silver Cup, $10
John W. Bailey, Plattsburg, N. Y., for the best collection named Varieties Apples. Silver Cup, $15
A. Saul & Co., Newburg, N. Y., for the best 50 named varieties of Pears.....Silver Cup, $15
John Brill, Newark, N. J., for the best assortment of Culinary Vegetables.....Silver Cup, $8

Warning to Boarding-House Keepers.

To the Editor of the New-York Times:

Last night, between 5 and 6 o'clock, two very respectably-dressed young men made their appearance at the boarding-house No. 120 Green-street, Jersey City, and applied for board, with such reference as appeared perfectly satisfactory to the landlady.

They were shown to their rooms, and soon after supper they feigned weariness and retired. This was about 7 o'clock. Shortly after 8 some young men who slept in the same room, discovered that the new comers had not retired at all, but had secretly left the house, carrying with them the clothes belonging to the former occupants, which were hanging in the closets, to the amount of $60—$15 in cash being in the pockets of one of the vests. Nothing as yet has been heard of the whereabouts of the scoundrels. S.

LAW INTELLIGENCE.

COURT CALENDAR—TUESDAY, Oct. 20.

COMMON PLEAS—*Part I.*—Nos. 1730, 11, 1214, 1317, 1446, 1656, 1269, 1314, 1452, 1519, 1522, 1649, 1698, 1726. *Part II.*—Nos. 1794, 1725, 1726, 1737, 1738, 1739 to 1748, 1472, 1551.

SUPREME COURT—*Circuit—Part I.*—Nos. 1679, 203 to 217. *Part II.*—Nos. 1502, 1562, 1566, 1351, 1633, 1635 to 1644.

SUPREME COURT—*Special Term.*—Nos. 73, 256, 29, 156, 166, 13, 14, 18 to 20, 27, 35 to 49, 90, 178, 182, 183, 199, 232.

SUPERIOR COURT—Nos. 239, 542, 371, 61, 399, 537, 574, 119, 404, 269, 296, 77, 468, 564, 565, 567, 589, 590, 592, 593 to 597, 599 to 601, 603 to 607.

Decisions in Admiralty.

UNITED STATES DISTRICT COURT.

Before Judge Betts.

The following are the law points in two of the cases recently decided by Judge BETTS, the result of which were given at the time:

SURPLUS AND REMNANTS—JURISDICTION—OPPOSING LIENS.

In the matter of the Petition of Thomas Cornell vs. The Proceeds of the Steamboat Atlas.—The petitioner in this case had filed a libel against the steamboat, a domestic vessel, to recover wharfage alleged to be due. There were other claims against the vessel and she was sold and the proceeds paid into the registry of the Court. The Court dismissed the libel, holding that the cause of action was out of the jurisdiction of the Court.

The libelant then filed a petition against the proceeds, claiming that he had a right of action against the owners of the boat for the debt, that the owners were insolvent, and that the Court should order the proceeds to be applied towards satisfaction of his demand.

Held by the Court.—That the cases in which the Court has afforded relief in any way analogous to that asked in this case, are where there was a plain jurisdiction *in personam*, in respect to the debt, and no counter claims to that of the debtor were before the Court in respect to the moneys in the registry. Such authority would never be assumed in opposition to the rights of creditors already possessing liens on the funds, as in this case.

That remnants in Court cannot be applied to general debts, when there are outstanding liens unsatisfied against the property, out of which the remnants proceeded.

That the Court having decided that it cannot take cognizance of the demand by direct action *in rem* or *in personam*, no circuitous or indirect method of proceeding will bring the property within its jurisdiction.

The case of the *General Smith* (4 Wheat., 278,) is generally accepted to have determined that the Admiralty jurisdiction in respect to debts created on account of services or supplies to domestic vessels cannot be exercised except to carry out remedies given by the local law. The personal liability of the owner is not declared by the State statute of New-York in cases of materials, labor, or supplies, furnished to vessels of this State in their home ports. If their actions *in personam* are sustainable in these cases, they can be so only as ancillary remedies, to those given by the Legislature. The individual responsibility for the debt of the vessel rests accordingly in the general law and not upon the provisions of the statute, and the creditor cannot any more seek relief under one form of process in the Admiralty Courts than the other, in relation to this special class of actions. That is, if the Court has no jurisdiction over it *in rem*, it will possess none in any other form of remedy.

Petition denied.

For the petition—Messrs. Benedict, Burr & Benedict; in opposition—Mr. Bonney.

BOND FOR SAFE RETURN OF VESSEL—PART OWNERS—REGISTRY OF DEMAND FOR BOND—COSTS.

Daniel L. Sturges vs. The Brig Mary Staples and Horace Staples et al. part owners.

The libelant, owning one-eighth of the brig, filed his libel, alleging that the majority owners were about to send her on a voyage, to which he had objected, and refused to give him a bond for her safe return. On the libel being filed and the vessel seized, the bond demanded by the libel was given by the majority owners and the vessel discharged from custody. The libel was filed before any actual demand of the bond was made by the libelant of the other owners, and they claimed that he was not entitled to recover costs against them.

Held by the Court.—That a part owner has a right to protect his interest by Admiralty process against the employment of the property against his dissent until security is given him to the value of his interest, that the vessel shall be safely restored to her home port.

That his title to the appropriate remedy to maintain this right is not dependent upon any demand of the security from his co-owners. On his dissent to their putting her upon any particular voyage, their authority as representatives of the majority interest becomes suspended in that respect until they give him the indemnity appointed by law.

That the libelant was not bound, therefore, to demand of the other owners the fulfilment of the duty cast upon them by law.

That the submission of the majority owners to the tribunal of the suit is tantamount to a decree of the Court in his favor, and carries with it a right to costs, as an incident of the result. The discretion of the Court to grant or withhold costs, since the Act of Congress of January 1853, must be regarded as rescinded in effect.

Decree for libelant for costs.

For libelant, Messrs. Benedict, Burr and Benedict; for respondents, Messrs. Beebe, Dean and Donohue.

The Banks Not Bound to Pay Specie.

INJUNCTION DENIED.

SUPREME COURT—SPECIAL TERM—OCT. 19.

Before Hon. Justice Ingraham.

Livingston vs. The Bank of New-York.—The plaintiff alleges, that he is owner of two circulation notes of the Bank of New-York, of the denomination of $100, on the afternoon of the 19th of October, between the hours of 1 and 3 o'clock, presented them to the paying teller of the bank, demanding specie for them, and was refused. He further alleges, on information and belief, that the bank is insolvent, and therefore prays that it may be declared, that it may be enjoined from exercising any of its corporate functions, from collecting its debts, from paying away or transferring its money and effects, and that the defendants be compelled to pay to the plaintiff "according to law."

As a preliminary to a final decree, he now moves, upon the sworn statements of his complaint, for an order of the Court requiring the Bank to show cause, at an early day, why a receiver should not be appointed "to take charge (in the interim) of its property and effects," and the immediate question is, is such an order, on the case made, a matter of strict legal right, and if not, is it nevertheless, under all the circumstances, fit and proper, as a matter of mere legal discretion. The plaintiff, no doubt, is entitled to the same remedy, by the ordinary suit at law and judgment and execution, against the Bank, as against any other debtor. He has the advantage, too, in such action, of greater dispatch than an ordinary creditor. He is freed from the common obstruction of a short defense. In *twenty days* after the *first step* taken, the law declares peremptorily that "judgment shall be rendered for such demand with interest and costs; unless the Judge shall be satisfied by affidavit, setting forth the facts, that there is a good defence, on the merits, to the demand, and shall thereupon direct a stay of the judgment until a trial can be had. And even in that case—a case seldom likely to occur—the issue joined, whether of fact or law, "*shall* have preference over all other causes." Appeals too—another mode of procrastination—are also restricted, by requiring the certificate of a Judge "that there is probable error," and satisfactory security for the payment of the demand, in the event of final judgment, "with interest at the rate of ten per cent., and costs."

These strong provisions to insure a speedy recovery are applicable "to any proceeding for the recovery of any demand" against a bank, "issuing any kind of paper credits to circulate as money." And it will thus be seen that, as against that class of banks, every depositor, as well as every bill-holder, may ordinarily obtain an execution in twenty days from the time of demand and refusal of specie, (which execution, by the terms of the code, may be made returnable within the further period of sixty days,) and that the time of payment may accordingly, by legal resistance, be postponed in that manner for three months, or thereabouts, and no longer.

Whether these summary requirements of the act of 1848 were intended to apply to the higher courts alone may admit of some doubt. It is clear, however, that they do not take from the creditor of a bank his ordinary remedy in the minor courts for sums of $500 and under—a remedy which, without going into details, it is presumed, is at least as prompt as any in the Supreme Court.

What occasion is there, then, for any extraordinary measures, beyond those already referred to, in favor of the present plaintiff or against the present defendants? The bank, we are told, is insolvent, but how is that shown? The plaintiff's "information and belief" is surely no evidence; especially when in direct contradiction to the regular official reports of the bank, which, being made under oath, and published by express direction of law, are, it is presumed, entitled to at least as much weight judicially, as the unknown and unsworn informant of the plaintiff.

We are left, then, to the mere legal inference of insolvency resulting from the suspension of specie payments by a bank of issue.

Is such the necessary inference from suspension, no matter what the bank's assets may amount to, in cases where suspension is general, and nearly universal, throughout the State and every other section of the Union? It seems to me that it is not. The statute of 1849—which, being subsequent in time, and especially directed to the case of banks of issue, and covering precisely the same ground, would seem to supersede on these points the older enactments—this statute provides that upon proof by the sheriff or other officer, of an execution, or by other satisfactory evidence before it is returned, that an execution for "any debt or liability exceeding $100" cannot be satisfied out of any property of the bank thus sued, the judge "shall at once make an order declaring the insolvency of such corporation or association," to be followed, of course, by the appointment of a receiver to wind up its business. Under another section, however, a creditor, without waiting the first twenty days, or the subsequent sixty days, if his demand exceed $100, may, at any time after ten days from the refusal of payment, apply for an order enjoining the bank and declaring it insolvent; and on such application the Judge, "if in his opinion on the facts presented it be expedient, in order to prevent fraud or injustice," may grant an order for a temporary injunction. After which, on hearing of the parties on short notice, he shall determine whether the bank be "clearly solvent or otherwise." And even if he determine it to be clearly solvent, he is required to continue the temporary injunction, if one have been granted, until full payment of the debts and costs. But if he determine that it is "not clearly solvent," he must not only continue the injunction, but appoint a receiver.

Reading these provisions, can any one say that, by a true interpretation of the law of which they form a part, the mere suspension of specie payments of itself, and by itself, settles the question of insolvency? If so, why require, under one section, the issuing of an execution and proof of inability to satisfy it; and under another, first a delay of at least ten days, and then a hearing on further notice, and an examination of the "officers' books, papers, accounts, assets and effects?" Banks of issue in this State are the creatures of the law. The same law assumes that while accommodating the public, they will yield an income to the stockholders; and how is such income to be realized unless they are allowed to loan, not only their capital, but a portion at least of their deposits; and that, too, not redeemable on demand, but on time? It assumes, therefore, in the very organization of such institutions, that in case of a panic or sudden rush, the Banks, although amply able and clearly solvent, may not have specie enough on hand immediately to satisfy all claims. Thence the act of 1849, instead of authorising a permanent injunction, upon a mere refusal to pay in specie, expressly requires further "proof satisfactory to a Justice of the Supreme Court," that the demand of the plaintiff "cannot be satisfied out of *any property* of the defendant," or that, after a full hearing of the parties, it shall appear, and be so determined, that the institution is "not clearly solvent."

In the present case, it is now admitted, that the Bank has *property* not only sufficient, but in every respect more than sufficient to satisfy all demands. Within the meaning of the statute, therefore, it is "clearly solvent," and of course not a subject for the extraordinary decree prayed for in the complaint. For that reason, as well as for the reason that no "fraud or injustice" is alleged or pretended,—it is, in my "opinion, on the facts presented," not only not "expedient," but on the contrary highly inexpedient, to grant a "temporary injunction," or an order to show cause why such an injunction should not be issued. Order denied.

The Revised Statutes on this subject, I have said, would seem to have been superseded by the later provisions of the statute of 1849. This position requires some qualification. The late statute is confined to demands "exceeding one hundred dollars," and to "corporations and joint stock associations issuing bank-notes;" whereas, the previous statutes were applicable to "*any* creditor" of any amount, and to *any* loan, banking or insurance "corporation," whether issuing notes or not. It must be obvious, however, that where a statute says that a certain thing may be done after twenty days, or after sixty and twenty days, or after ten days and a full hearing of both parties, precisely the same thing cannot be done under a previous statute *ex parte*, and without waiting eighty, twenty, ten, or any number of days. There is an obvious repugnance operating to that extent as an implied repeal.

The present application, therefore, in that view also must be dismissed. The plaintiff's demand exceeds $100—it is founded, not on a deposit, but on two circulating notes—and yet it is made, instead of ten days after the refusal of payment, in less than twenty-four hours. The law, it is true—and the statute of 1849 is certainly not an exception to the principle—aids the vigilant and not the slothful—it is possible, nevertheless, even in such a case to rise too early.

Banks of issue, it will thus be seen, where they are acting in good faith and are "clearly solvent," have a little time to breathe, after suspension, although not very long. On all except small demand, they must have twenty days, and, with the approbation of the Sheriff, may have sixty more. And as against all their creditors, except note-holders, if certain views of the Constitution are correct, the Legislature, should they deem the public good to require it, may extend the indulgence still further. On this point, however, I express no opinion—further than to say that any legislation to be valid must conform first to the Federal Constitution prohibiting all the States from passing any law "impairing the obligation of contracts" and, secondly, to the State Constitution prohibiting the Legislature, whatever may be the true interpretation of the prohibition, from passing any law "sanctioning in any manner, directly or indirectly, the suspension of specie payments by any person, corporation or association, issuing bank notes of any description."

SUPERIOR COURT—SPECIAL TERM.

Before Hon. Judge Hoffman.

DECISIONS.

Woore & Raynes vs. Hagemeyer.—Motion denied, with $5 costs.

Mary Ann Graham vs. Owen Dunnigan.—Case settled.

The American Benefit Building Association vs. James Candler and others.—Mortgage to be cancelled; receiver of excess paid decided.

John Meyers, Public Register, &c., vs. John A. Mackenzie.—Judgment for plaintiff on demurrer to complaint.

Austin West vs. William Winter and James Carter.—Motion for new trial granted; costs to abide event.

Briggs and another vs. Gaunt and another.—Order for security on former order discharged if respondents so elect.

Before Hon. Judge Daly.

Hugh Maxwell vs. The East River Bank.—Case settled.

COURT OF GENERAL SESSIONS.

Before Recorder Smith and Judge Russell.

Recorder SMITH appeared on the Bench yesterday for the first time since his sickness, but he only remained to pass sentence, and to try one case, after which he paid for Judge RUSSELL, who took his place, and continued the judicial proceedings of the day.

Reuben Metcalfe was called up for sentence. Lucius is the interesting young bookkeeper of the firm of Marks & Permanent, Williamsburgh, who, after conducting his own case with the skill of an accomplished lawyer, but with a hardihood that leaves no doubt in anybody's mind that he was a most thorough villain, was convicted of uttering three checks on the Island City and Tradesmen's Bank, for $200 each, and the jury adjourned to another room to consider their verdict, he coolly walked out of the Court, and being, unfortunately for the ends of justice, not one of our constables, was taken by the door-keeper for one of those dashing, Childe-Harold-looking lawyers, who defend notorious criminals, and gain a reputation thereby for professional coolness and assurance. He was shortly afterwards caught, and brought back to his room in Broadway, where he was busily packing up his earthly possessions, while meditating a flight to parts unknown. When brought up for sentence yesterday, he begged the Recorder not to send him to the State Prison. He did not dread the punishment, but he dreaded the disgrace. He was only 23 years of age, and had ambition, hope, even encouragement to a retrieved and glorious life before him, if he could be spared an incarceration in the State Prison. He would not heed 30 years in the Penitentiary—for it was not the punishment that he dreaded—but even one year in the *State Prison* would cover him with disgrace, and cause his whole life to be blasted. It was the first time he had been charged with crime, and he threw himself upon the leniency of the Court.

The Recorder remarked that the law in such convictions, left the Court no discretion as between the State Prison and the Penitentiary, and even if it did, the present case was not one that had any claim upon the mercy of the Court. Thorough inquiry had been instituted into the antecedents of the prisoner, and it has been shown that from his earliest youth, his life had been one of crime. He had been the constant associate of forgers. His domestic relations had been of the worst nature. He had abandoned his wife under circumstances which could not be palliated, and in his case ignorance or want of education could not be pleaded as excuses. He had evinced ability in that Court, during his trial, which, if not abused, would have made him an ornament of society. It was true that the punishment would blast all his prospects for life, but he (the Recorder) would be doing injustice to the public if he did not impose the heaviest sentence of the law upon him. The sentence of the Court is his case was therefore five years, at hard labor, in the State Prison.

John Cheshire, indicted for burglary in the first degree, pleaded guilty to an attempt at grand larceny, and was sentenced to two years and six months in the State Prison.

William Callahan, convicted last week of larceny, was sentenced to five years hard labor in the State Prison—the Recorder remarking that it was a peculiarly aggravated case.

Thomas Finley, a respectable looking man, indicted for embezzling goods to a large amount, was convicted of petit larceny. Judgment was suspended.

William Manley, the young rascal convicted of robbing a German woman, in open daylight, at the corner of Duane and Chatham streets, of $107, was sentenced to the State Prison for five years.

Hugh P. Hoare, the son of a man who was executed for murder, who was charged with an assault with intent to kill, pleaded guilty last week to an assault with a dangerous weapon. The Recorder, after remarking that his education had been neglected, and that he had no good example set him, suspended judgment and ordered him to be discharged.

Francis Small pleaded guilty to grand larceny. He was in the service of a Mr. Lowe, and stole from that gentleman a mare worth $500, selling it for $150. He was sentenced to two years in the State Prison.

Catharine J. Burke, aged 19 years, a well-dressed and respectable looking girl, was charged with grand larceny. She picked the pocket of a Mrs. Haynes in a fancy store in Canal-street. The money was found on her person. She pleaded guilty to an attempt at grand larceny and was remanded for sentence.

Virginia Bennett, a colored girl, charged with stealing goods, worth $100, from a lady named Hull, pleaded guilty to petit larceny. Sentence deferred.

Henry Cunney, aged 17, was charged with assault and battery on Officer Wares, of the Twenty-first Ward, on August 2d. At the time in question the officer had arrested a prisoner for fighting, when five or six of his confederates, and among them Cunney, attacked him and effected the escape of the arrested party. Cunney threatened to stab the officer with a knife.

At the trial yesterday, Cunney's father, a common-looking Irishman, acted as a lawyer and conducted the defense. He undoubtedly prejudiced the case against the prisoner by his intemperate conduct. The Jury returned a verdict of guilty. Sentence reserved.

At this point in the day's proceedings the Recorder left the bench, and was succeeded by Judge RUSSELL.

Joseph Southard was tried for robbing Ferdinand L. Hall of his pocket-book, containing $75 and some papers, on the evening of June 14, at the time the General Walker procession was passing through the Park. An *alibi* was very clearly proved, and the Jury acquitted him without delay.

David Howard, charged with burglary in the first degree, pleaded guilty to burglary in the third degree, and was consigned to the State Prison for five years.

Francis Williams, who was tried on Friday last for stealing from Mr. King a gold watch, and sentenced to five years in the State Prison, was searched after his return to the Tombs, by one of the Wardens, when the watch was found sewed up in one of the legs of his pantaloons, and was restored to its owner.

KINGS COUNTY COURT OF OYER AND TERMINER.

This Court convened yesterday morning.

John Dikeman, Esq., appeared on behalf of the Long Island Railroad Company and pleaded not guilty to the presentment for maintaining a nuisance, on Atlantic-street, by the use of steam.

The Court then adjourned to Nov. 17 to accommodate the Judge, who has a heavy calendar in the General Term to dispose of.

Police Intelligence.

DEATH OF A VETERAN PAUPER.—"Centre Market Joe," a pauper nearly 80 years of age, was found yesterday lying insensible in an alley in Crosby-street. He had hold with one hand of one end of a hard crust of bread, and the other end firmly clutched between his teeth. He died a few minutes after he was found, his hand and teeth still holding firmly the crust. The body was removed to the Fourteenth Ward Station-house, and an inquest will be held on it to-day. The deceased has been a pauper upwards of twenty years, and has been known only by the name of "Centre Market Joe," time out of mind. Centre Market was his head-quarters. As regularly as morning came, he was always to be seen leaning on his staff, waiting patiently the gift of such pieces of food as the more generous market-men might offer him. He was an inoffensive old man, but appeared to have no friends or relatives to provide for him. No information could be gathered by our reporter yesterday, of his right name or his antecedents. Everybody in the Seventh and Fourteenth Wards knew him, but they only knew him as "Centre Market Joe," and a beggar. It is probable that at the inquest to-day the facts of his history may be revealed.

THREE MEN STABBED.—Patrick Manahan, his wife, and Patrick and Timothy Dillon, were on Sunday evening walking down the new Bowery, intending to call on some friends in Oliver-street. As they were turning around into Oliver-street a gang of young rowdies set upon them, asking what they were going to do with the woman they had with them. Manahan told them the woman was his wife. One of the gang said "You can't come any such gammon over us," and immediately made an onslaught on the three with a clasp-knife, stabbing each of them. It was all done in a moment, and the villains immediately scattered. Timothy Dillon was so badly injured that he had to be taken to the Hospital. The other parties had their wounds dressed at the Fourth Ward Station-house. From the description given of the person who inflicted the stabs, Officers Quinn and Templeton, of the Fourth Ward, succeeded shortly in arresting him. He turned out to be Wm. Butler, a young rowdy well known to the police of the Ward.

DROWNED BY FALLING OFF A PIER.—Sunday evening a person fell off the bulkhead at the junction of Cherry and East streets, East River. An officer of the Thirteenth Ward saw him fall, and heard the splash of the body in the water. He called assistance, when an attempt was made to find the body, but without success. His hat—a black Kossuth—was found in the water and taken to the Station-house. It is supposed that the drowned man belonged to some vessel lying at the dock, and while looking for the vessel, and probably being intoxicated, fell into the water. Complaint is made that the docks in this vicinity are not half lighted.

FATAL ACCIDENT TO A CALIFORNIA MERCHANT.—Cornelius Terhune, a merchant recently arrived from California, on Saturday last was taking a buggy-ride in Fifth-Avenue, in company with Mr. J. W. Morrison, of this City. As they were driving in the vicinity of Thirty-third-street the horse took fright and soon became unmanagable. After running a couple of blocks Terhune jumped out and was soon followed by Morrison. Terhune sustained a compound fracture of his right leg, but his companion escaped uninjured. Terhune was removed to a friend's house in Twenty-eighth-street and a physician called, who set his leg. He appeared to be doing well until Sunday morning, when he suddenly became worse and died. Coroner HILLS held an inquest on the body yesterday, and a verdict was rendered of apoplexy caused by a fall. Deceased was but 28 years of age. He lived with his mother.

THE SUPPOSED MURDER IN THE SEVENTH WARD.—Coroner Connery commenced an inquest yesterday, in the case of James O'Mahony, the liquor-dealer, at No. 71 Catharine-street, who was found drowned on Friday last, and whose body was supposed to have been thrown into the river after being murdered. The evidence showed no marks of violence upon the body. Testimony has been adduced that parties, who were proven to be his enemies, had threatened his life, but nothing has thus far been elicited tending to implicate them as his murderers. The investigation goes on to-day, when it is possible the cause of his death may be learned.

ATTEMPT TO DEFRAUD AN HEIR.—By an affidavit made by Charles F. Webber, of No. 168 Ninth-Avenue, it appears that the father died on Friday, at No. 20 Thompson-street, and he and his mother (now in the Alms-house) claim to be the only heirs. The old man left between $300 and $400 in gold, several gold watches, and two due bills, $400—in all about $1,200. This money is now in the hands of Madelaine Cassidy, Lindowan and a Mrs. Stolen, Andrew Webber. The Surrogate directed the Public Administrator to take possession of the property, but these people refused to give it up. Accordingly Wesser held them to bail in $1,200, Charles Frederick Webber, becoming security.

CHARGE OF FRAUD DISMISSED.—The case preferred a few days since against Albert S. Dickinson, a note broker, by George F. Dodge, charging the former with stealing drafts and bills to the value of $2,888 46, was dismissed Saturday by Alderman Wilson, acting magistrate at the Tombs, upon advice of Mr. [illegible], Dodge's counsel. It appears that Dickinson had given Dodge a check for $145. Dodge, the next day, gave Dickinson a check for $145. Dodge, the next day, stopped the money, Dickinson walked into Dodge's store, in Cedar street, and seized the drafts and bills as security for his $145.

A YOUNG BURGLAR ARRESTED.—On Saturday morning at 1½ o'clock Frederick Kelley, a private watchman, observed a boy trying to cut his way with an axe into the bakery of Henry O. Wentworth, No. 222½ Greenwich-street. He immediately collared the boy and consigned him to the Ward Station-house for safe keeping. He gave his name as Wm. Dutland. He confessed having broke into the same store two weeks ago and stealing $8, which he divided with a boy named Geo. W. Murray. The latter boy was afterwards arrested, but denied the charge. Both the boys were locked up for examination.

STEALING LARD.—Edward Wild, W. M. Snyder, Felix Grover and Frederick U. Bleienk, butchers in the employ of Cope & Floyd, provision dealers, corner of Broome and Allen streets, were arrested Friday night in the act of stealing leaf lard belonging to their employers. Each one had wrapped a quantity of the leaf lard around his person under his shirt. Justice Weer committed them for trial. It is supposed that for some time they have been stealing lard in this novel and ingenious way.

JUMPED FROM A FERRY-BOAT.—Between 10 and 11 o'clock on Sunday evening, Mrs. Lolly, residing at No. 9 State-street, Brooklyn, attempted to commit suicide by jumping from a Hamilton-Avenue ferry-boat. She was rescued from the water by a Custom-House barge, and afterwards two policemen took her home. She refused to give any explanation of what induced her to attempt her life. It is presumed that domestic difficulties was the cause.

STABBED.—A coal-passer, named Wm. Sirdon, employed on the steamer *Philadelphia*, was admitted to the Hospital on Saturday, having been stabbed in the arm while in a fight.

Joseph Southard, charged with grand larceny, June 14, was yesterday honorably discharged.

The Northern Light on a Coral Reef.

The *Northern Light* on her passage homeward was in some danger of sharing the fate of the *Central America*. Twenty-three hours out she ran on a coral reef three miles from Old Providence, a small island in the Caribean Sea, in lat. 13° 21' N., and about a hundred miles east of the Mosquito coast. The steamer lay on the reef some eight or nine hours before she succeeded in getting off. The sea was perfectly calm and the shore was in sight, but the passengers, who had just before heard of the loss of the *Central America*, could not but contemplate with some apprehensions the contingency, should a storm arise, of a similar fate. We subjoin an account furnished by a passenger:

"We left Aspinwall at 5 o'clock P. M. on Monday, Oct. 5, leaving just heard the news of the loss of the *Central America*. We had a beautiful weather, and at noon on Tuesday had made 120 miles on our way to Havana. We were then in latitude 12° 15' north, longitude 80° 40' west. The afternoon passed off pleasantly, and we were making 13 knots an hour, when, at a few minutes before 7 in the evening, we were startled by the ship's thumping five distinct times upon what proved to be a coral reef. The engines were immediately stopped, and the sounding lines thrown over. A boat was soon lowered away, and we found but about 14 feet of water all around the ship. Rockets were thrown up, and were answered by the arrival from the Island of Old Providence, about three miles distant, of two dug-outs, manned by the inhabitants; but having with them the captain of a coal-ship in the Company's service, which had been wrecked near the same place some eight weeks previously. His men went to Aspinwall in open boats, took passage in the *Central America* home, and were lost in that unfortunate steamer. He informed us that there was plenty of water and provisions on the island, and a good harbor on the opposite side, where three five-ton schooners were then lying. We then sent the second officer with a boat to induce the schooners to come to the steamer, but there was no wind, and one only reached us about 7 o'clock the next morning, in the mean time the engines were started every few minutes, and the passengers coal from stern to stern and from larboard to starboard, that their weight might assist in moving her. At midnight an anchor was dropped ahead, which, by the help of the windlass, caused the ship to swing almost round. The bows were clear, but she still seemed to be fast from midships to stern. About 3 o'clock in the morning four boat loads of passengers were sent on shore, and 30 tons of water discharged from the boilers. The tide had now risen. A strong pull was made upon the anchor, both wheels were put in motion, and at 4 o'clock she went off into deeper water, having been on the reef all night. Guns were then fired to recall the boats, which were all hoisted on board by 7 o'clock, and the steamer stood on her course. At that moment the steamer frigate Wabash, which we had left at Aspinwall, to sail in twelve hours, came in sight, and fired two guns, which we did not answer, as we no longer needed assistance. Just as we got off, the lady passengers were all preparing to go on board the schooner which was now approaching us. After the first panic, which was very great at first, perfect order prevailed on board. The captain was perfectly cool and showed a great deal of seamanship in getting the steamer off. He had been examining his chart just before, but was on deck when we struck. The sea was calm, and while we lay on the rocks the ship made no water, as was proved by trying the pumps."—*Tribune*, 19th.

Several Rascalities.

A Toronto lawyer has been put into a very unpleasant position by recent developments. A man had been brought to trial under circumstances which showed his guilt, and was liable to a sentence of fourteen years' imprisonment. The lawyer went to the man's wife, and induced her to part with the little furniture she had to secure his fee for defending her husband. He took away with him her clock and looking-glass, tied up her bedstead and superintended its removal, and otherwise acted in a scurvy manner. The woman has since made affidavit to the facts, and the matter has been under investigation in the Courts. Tombs "sharpers" might do such things, but the Toronto Bar refuses to fellowship with the culprit.

A Pittsburg broker named O'Conner, has been arrested for obtaining $185,000 from the Merchants' and Manufacturers' Bank by fraudulent representations. He gave bail in $200,000, but was immediately arrested for conspiracy with the book-keeper of the Bank to swindle it out of $310,000 more. This last accusation is based upon the fact that the broker overdrew his account to the amount of $310,000, and that the book-keeper was privy to the fact. The case created great excitement in Pittsburg last week. The Directors discovered the fraud while overhauling the year's accounts. The Bank is still solvent. The examination of the culprit was adjourned.

At Chicago, on Wednesday, two hackmen and the keeper of a house of ill-fame were arrested on the charge of abducting ELLEN BYRNE, a child twelve years old, whose parents reside on State-street. Byrne is charged with an attempt to seduce her in an alley, four weeks ago to-day, and failing in the attempt, with forcibly detaining her to Mrs. Mossy's house where she was detained against her will. The woman admits receiving the girl into her house, but denies all knowledge of her whereabouts.

A Bank President is under arrest in Philadelphia on a charge of committing official perjury. His name is William Weinwright, of the Commercial Bank. It is charged that he has violated his oath of office in discounting notes at the Bank at rates exceeding the legal limit of one-half of one per cent per month. The Bank Directors of Philadelphia crowded the Court-room when the case came up on Friday. The hearing was adjourned to next Wednesday.

Judge Jones, of Montgomery County, Pa., was robbed while in bed at a Philadelphia hotel last week. A thief entered his room and administered chloroform.

CHILD STARVED TO DEATH.—Coroner SMITH was on Saturday called to investigate the circumstances attending the death of a child in Orange-lane (or Orange court,) strong suspicions being entertained that its death was caused by those who should have been its careful protectors. As we are informed, the mother of an illegitimate child, living in the lane above-mentioned, put her offspring in charge of another woman, by whom it was starved to death. The physicians say that there is no doubt that the child died of starvation; and the opinion is that the mother was collusive to the crime.—*Boston Courier*, 19th.

MARKET REPORTS.

Markets—*Carefully Reported for the New-York Times.*

NEW-YORK, Monday, Oct 19, 1857—6 P. M.

ASHES—Unchanged. Pearls, $5 75; Pots, $6 37½@$6 56 ⅌ 100 lbs.

COFFEE—Quiet and lingering. Java, 10½c.@11c.; Jamaica, 12½c.@13c.; Maracaibo, 12½c.@12¾c.; Rio, 10¾c.@10c.; St. Domingo, 10c.@10½c., cash; Rahia, 10½c.; and Native Ceylon, 12c. ⅌ ℔.

COTTON—Is very scarce, quiet, and nominal in value.

FLOUR AND MEAL—State and Western Flour is plentier and cheaper. Sales 6,500 bbls.

Superfine State	$4 70@$4 85
Extra State	4 90@5 15
Superfine Indiana and Michigan	4 85@4 95
Superfine Ohio	4 75@4 85
Fancy Ohio	5 05@5 25
Extra Indiana and Michigan	4 90@5 50
Extra Ohio	5 20@5 75
Fancy Genesee	5 10@5 20
Extra Genesee	5 30@7 75

Low to very choice Extra Missouri.....5 50@8 50
Canadian is in limited demand at easier rates; sales 400 bbls. superfine to extra, at $5 20@$6 75 ⅌ bbl. Southern Flour is dull and lower. Sales, 1,100 bbls. good mixed to choice extra, at $4 45@$7 50 ⅌ bbl. Rye Flour is quiet and lengthy at $3 50@$4 75 ⅌ bbl. Corn Meal is dull and nominal at $3 25@$3 30 for Jersey, and $3 75@$3 87½ for Brandywine. ⅌ bbl.

GRAIN—Wheat is heavier. Prices are lower for Western, and firmer for Southern. The supply is ample of the former, but is lighter of the latter. Sales 39,000 bushels, including good ordinary White Western, at $1 30; Red Western, at $1 28@$1 30; good to prime Amber Indiana, at $1 30@$1 32; and good to choice Southern, at $1 32@$1 35 ⅌ bushel. Saturday's sales of Wheat were 24,000 bushels. Corn is depressed and cheaper. Sales 17,000 bushels, at 72c.@73c. for mixed Western, ⅌ bushel. About 4,000 bushels

[illegible]

Flour, bbls.....
Wheat, bush.....
Corn, bush.....
Oats, bush.....
Barley, bush.....

BUFFALO BREADSTUFF SHIPMENTS.

Flour, bbls.....
Wheat, bush.....
Corn, bush.....
Oats, bush.....
Barley, bush.....

OSWEGO BREADSTUFF SHIPMENTS.

Flour, bbls.....
Wheat, bushels.....
Corn, bushels.....

The quantity of produce now on the way from the West, by Lake, is very large. We include 168,267 bushels of Wheat, 5,000 bushels of Barley, and 2,000 bushels of Rye, from Milwaukie, 6,000 bushels of Wheat, from Racine, and 20,000 bushels of Wheat, from Chicago, 3

DRY GOODS.

RUINOUS SACRIFICES.
ALEXANDER JUST'S GREAT BANKRUPT SALE
STILL CONTINUES
At Nos. 51 and 53 Catharine-st., three doors above Monroe-st.
In addition, from Messrs. S. R. CHITTENDEN & CO.'S GREAT CASH AUCTION SALE, WHERE EVERY DOLLAR WAS SOLD FOR CASH—it being fortunate enough to obtain the following lots at sixpence cent. less than the marking cost:
Lot 1—30 cases 7-yard-wide printed LAWNS, 4 cents.
Lot 2—900 pieces high-colored wool PLAIDS, 12½ cents, worth 25, 30.
Lot 3—800 pieces double width PLAIDS, 18¾ cents, half price.
Lot 4—1,200 pieces fast-colored CALICOES, 4c. and 5c.
Lot 5—17,000 yards 7-8-blanket DE LAINES for this market, 12½ cents; sale-keeper's price 20 cents.
Lot 6—15,000 yards English DE LAINES, 6¼ cents, worth 12.
Lot 7—7 boxes English PARAMATTAS, 11 cents.
Lot 8—321 pieces widest width PARAMATTAS, 18 cents, worth 3c. 6d.
Lot 9—60 pieces shaded stripe MOHAIRES, 18¾ cents, worth 3s.
Lot 10—300 yards satin stripe CASHMERES, 18¾ cents, worth 3s.
SILKS AND SHAWLS.
The largest stock in the City, to be sold at the same reduced rates. Ladies will please to call and look, whether they purchase or not.
ALEXANDER JUST,
Nos. 51 and 53 Catharine-st.
Three doors above Monroe-st.
N. B.—No connection with any other house in this street.

THE ULISSES MAS COMME!
ALARMING SACRIFICE IN DRY GOODS!
BEEKMAN & CO., No. 473 Broadway,
Will offer this morning $25,000 worth of silks
JUST PURCHASED AT GREAT SACRIFICE, viz:
Rich Bayadere silks, 6c. per yard, worth 10c.
Splendid Bayadere silks, 8c. per yard, worth 12c.
Extra rich Bayadere silks, 12c. per yard, worth 16c.
Also, magnificent silk flounced robes, $12, worth $25.
Extra rich silk flounced robes, $20, worth $30.

IN CONSEQUENCE OF THE PRESENT CONVULSION
IN THE BUSINESS COMMUNITY,
We are enabled to offer immense bargains in
HOUSEKEEPING GOODS, VIZ.:
4-4 all linen damask, 4s.; worth 6s. per yard.
4-4 Shaker flannel, 4s.; worth 6s. per yard.
Also, linens, sheetings, cloths, &c., at similar reduction.
BEEKMAN & COMPANY, No. 473 Broadway.

COLLARS, COLLARS, COLLARS, COLLARS.
2,000 French embroidered Swiss collars, at 50 cents each.
1,000 French embroidered Swiss collars at 75 cents, worth $1 25.
2,000 fine cambric Swiss collars at $1 worth $1 75.
500 fine cambric Swiss collars (superior quality) at $1 50, worth $2 75.
BEEKMAN & COMPANY, No. 473 Broadway.

IMMENSE SACRIFICE IN CLOAKS AND SHAWLS.
BEEKMAN & COMPANY, 473 Broadway,
Will sell, this week,
THEIR ENTIRE VALUABLE STOCK
OF CLOAKS, SHAWLS AND MANTILLAS,
AT AN ENORMOUS REDUCTION.

CHEAP BLANKETS, CHEAP BLANKETS.
100 Paris Whitney Blankets, at $2 50 a pair,
A wonderful reduction
From former prices.
Opened this day by BEEKMAN & COMPANY,
No. 473 Broadway.

FRENCH KID GLOVES, FRENCH KID GLOVES.
1,000 Dozen (Medium Colors) at 70c., worth 90c.
Just received by
BEEKMAN & COMPANY, No. 473 Broadway.

VALENCIA PLAIDS—VALENCIA PLAIDS.
200 pieces 6-4 Valencia Plaids, (high colors,) at 6s. per yard
Previously sold at $1 25.
By BEEKMAN & CO., No. 473 Broadway.

A CARD.
AUCTION PRICES
FOR CASH.
At the request of a large number of dealers, to enable them to select for themselves precisely the articles they require, we shall not continue our auction sale at present, but close our stock of
DRY GOODS AND CARPETS
promptly at private sale for CASH.
Nobody will object to our prices.
S. B. CHITTENDEN & CO.,
No. 56 Park-place.

WHOLESALE FANCY GOODS.
We now offer our
LARGE AND SELECT ASSORTMENT OF
STAPLE AND FASHIONABLE
FANCY GOODS,
AT EXTREMELY LOW PRICES.
FOR CASH.
B. M. SMITH,
(Late Smith and Pitcher,)
No. 34 Murray-st., corner Church-street, New-York.

MEN'S FURNISHING GOODS,
AT WHOLESALE
FOR CASH.
AT VERY LOW PRICES,
By
KETCHAM, HILLER & MERSEREAU,
No. 99 Chamber-st.

AN IMMENSE REDUCTION IN
CORSETS AND SKIRTS.
Corsets 75c. and $1. Worth $1 50 and $2.
For thirty days only. MRS. GAYNOR,
No. 843 Broadway, between 13th and 14th sts.

$200,000
Worth of
UPHOLSTERY GOODS,
To be Sold
FOR CASH.
SOLOMON & HART,
No. 243 Broadway,
Have determined, in consequence of the present monetary derangement, to close out the balance of the Stock at once.
CURTAINS OF BROCATEL,
TAPESTRY REPS,
PLAIN REPS,
SATIN DE LAINES,
WORSTED AND GERMAN DAMASKS,
Made and put up at prices to suit the times.
They would especially call attention to
their select Stock of PAPER HANGINGS.
Wishing to keep their WORKMEN EMPLOYED during the Winter, they will contract to paper and decorate Private Dwellings at COST PRICES.
Their Stock of WINDOW SHADES comprises every variety and style, which must be CLOSED OUT *before Jan. 1, previous to removal to their New Store,* without regard to cost.
LACE AND MUSLIN CURTAINS,
CORNICES AND FIXTURES,
22 per cent. less than cost of importation.

DRY GOODS CHEAP FOR CASH.
CHAS. HEARD & CO.,
No. 301 Grand-st.,
will offer at retail on Monday, Oct. 3,
$50,000 WORTH
OF
NEW FALL AND WINTER DRY GOODS,
purchased at the recent forced auction sales
FOR CASH,
AT A
DISCOUNT OF NEARLY 50 PER CENT.
OF THE COST OF IMPORTATION.
The following will give but a faint idea of the INDUCEMENTS
offered to cash purchasers
at this celebrated establishment:
300 pieces elegant Fall Silks, 2s., 2s. 6d., 3s., 4s. 6d., up to the richest goods imported.
250 pieces Lupin's super French Merino, at 75 cents.
200 pieces wide Paramattas, 12½ cents.
500 pieces Ducal Plaids, 25 cent goods, 12½ cents.
250 pieces new Fall De Laines, 12½ cents.
150 pieces fine all-wool De Laines, 31 cents.
1,000 Merrimack and Cochoco Prints, 10 cents.
1,200 English 4s. goods, 6¼ cents.
600 Black and White, 6¼ cents.
Together with 50 cases and bales of brown and bleached Sheetings and Shirtings, red and white Flannels, Canton Flannels, Blankets, &c., &c., all of which we will sell at the lowest possible price for cash.
CHAS. HEARD & CO., No. 301 Grand-st.

NOTICE EXTRAORDINARY!!!
For a few days only,
WILLIAM H. LEE & CO.,
IMPORTERS,
Nos. 314 and 316 Broadway,
will offer on Monday, Oct. 19, the entire balance of this season's importation at
RETAIL,
embracing
RICH DRESS SILKS, of every description.
SILK ROBES A VOLANTE,
SILK ROBES A QUILLE,
PLAIN AND PRINTED MERINOS,
PLAIN AND PRINTED CASHMERE D'ECOSSE,
PLAIN AND PRINTED WOOL DE LAINES,
SILK AND WOOL VALENCIAS,
WOOL PLAIDS,
and DRESSES, of different materials, in Robes A Quille.
Together with a large line of Fancy common Dress goods.
4-4 and 10-4 BROCHE SHAWLS,
BROCHE-BORDERED STELLA SHAWLS,
CHENILLE-BORDERED STELLA SHAWLS,
PLAIN-BORDERED STELLA SHAWLS,
10-4 WOOL SHAWLS,
CHENILLE SCARFS,
&c., &c., &c., &c., &c., &c.
All of which we offer for the coming season at a tremendous sacrifice.
Will open on Monday at 10 A. M., & close every day at 5 P. M., and close at 5 P. M.

DRY GOODS.

TREMENDOUS SACRIFICE
OF
DRY GOODS,
AND ENTIRE STOCK
OF
A
LARGE JOBBING-HOUSE
WILL BE CLOSED OUT AT
RETAIL FOR CASH,
COMPRISING CHOICE WORK OF
SILKS,
MERINOES,
SHAWLS,
DRESS GOODS,
in every variety.
LINEN GOODS,
BLANKETS,
EMBROIDERIES,
LACE and MUSLIN DRAPERY,
LACE CURTAINS, &c.
Sale to commence on
WEDNESDAY MORNING, Oct. 31,
In the Store,
No. 280 BOWERY, (opposite 6th-st.)
Open from 9 A. M. to 5 P. M.
The goods are all the newest styles, this Fall's importation. Will be sold at prices much less than the cost of manufacture.

FURS! FURS!! FURS!!!
Sale one week or
VALUABLE FURS,
The entire Wholesale Stock of
J. D. PHILLIPS & CO.
AT RETAIL
THIS DAY, and During the Week, (Saturday excepted.
At the Chinese Buildings, No. 539 Broadway.
SABLE AND MINK SETS,
PITCH AND STONE MARTEN,
ROCK MARTEN, AND
FRENCH SABLE AND LYNX,
SLEIGH ROBES,
GENTLEMEN'S COATS,
GLOVES AND COLLARS.
And a large variety of every description, all of which are warranted to purchasers reduced below wholesale prices, in order to meet with a speedy cash sale; or at the Wholesale Warehouse of J. D. PHILLIPS & CO.,
Nos. 62 Maiden-lane and 19 Cedar-st.

FRENCH MERINOS BELOW COST!
IMMENSE REDUCTION OF PRICES!
The Commencement of
EFFECTIVE CASH RETAIL SALES
We shall offer,
AT BOTH STORES,
On and after
MONDAY, Oct. 19,
Our entire stock of very desirable
SUPERIOR FRENCH MERINOS,
Comprising 20 shades of the present
BELOW COST OF IMPORTATION!
LORD & TAYLOR, Nos. 255, 257, 259 and 261 Grand-st.,
And Nos. 47 and 49 Catharine-st.

WARRANTED GENUINE "BAJOU GLOVES,"
Of the finest quality of kid and best manufacture,
ALL CHOICE FALL COLORS,
70 CENTS per pair,
COST TO IMPORT 87½ CENTS.
Purchasers may rely on the above being strictly as represented.
LORD & TAYLOR, Nos. 255, 257, 259 and 261 Grand-st.,
And Nos. 47 and 49 Catharine-st.

DRESS GOODS BELOW COST!
Fashionable Fall Dress Goods of every description, at 25 per cent.
BELOW MANUFACTURERS' PRICES.
Yard-and-half wide
EUGENIE FANCY PLAIDS,
Marked down at 75 cents.
LORD & TAYLOR, Nos. 255, 257, 259 and 261 Grand-st.,
And Nos. 47 and 49 Catharine-st.

FALL SHAWLS AND MANTILLAS.
Our entire Stock, including all the most fashionable styles, MARKED DOWN 25 PER CENT.
LORD & TAYLOR, Nos. 255, 257, 259 and 261 Grand-st.,
And Nos. 47 and 49 Catharine-st.

YARD-WIDE FRENCH PRINTS.
10 cases more opened at
ONE SHILLING PER YARD.
LORD & TAYLOR, Nos. 255, 257, 259 and 261 Grand-st.,
And Nos. 47 and 49 Catharine-st.

ELEGANT PARIS DRESS SILKS!
Newest Fall Styles,
REDUCED TO 75 CENTS AND $1.
Sales at this immense reduction will commence
MONDAY, Oct. 19.
LORD & TAYLOR, Nos. 255, 257, 259 and 261 Grand-st.,
And Nos. 47 and 49 Catharine-st.

DRY GOODS!
NOTICE!
FINANCIAL CRISIS!
ARNOLD, CONSTABLE & CO.,
OFFER THEIR
ENTIRE STOCK
OF
DRESS, FANCY AND STAPLE GOODS,
REGARDLESS OF COST!
AT RETAIL FOR CASH.
Canal, corner of Mercer-st.,
New-York.

CHILDREN'S EMBROIDERIES.
COLLARS,
HANDKERCHIEFS,
SETS,
BOYS' COLLARS, &c.
ARNOLD, CONSTABLE & CO.,
Canal-st., corner of Mercer.

EMBROIDERIES.
Continuation of the sale
AT A GREAT SACRIFICE!
ARNOLD, CONSTABLE & CO.,
Canal-st., corner of Mercer.

CLOAKS! CLOAKS!!
A large and beautiful assortment,
SUITABLE FOR THE FALL TRADE,
NOW OPEN,
ARNOLD, CONSTABLE & CO.,
Canal-st., corner of Mercer.

LINEN CAMBRIC HANDKERCHIEFS,
Bought under the present pressure, for sale
At UNPRECEDENTLY LOW PRICES,
ARNOLD, CONSTABLE & CO.,
Canal-st., corner of Mercer.

SILK VELVETS,
EVERY WIDTH AND QUALITY,
AT GREAT REDUCTION IN PRICE.
ARNOLD, CONSTABLE & CO.,
Canal-st., corner of Mercer.

SILKS AT SEVENTY-FIVE CENTS.
An additional lot of these
VERY POPULAR GOODS
Will be offered on Monday, Oct. 19,
ARNOLD, CONSTABLE & CO.,
Corner of Canal and Mercer sts.

RICH DRY GOODS.
GREAT BARGAINS IN SILKS.
Rich chenesilk, worth $2, Sold at $1 25,
Elegant Bayadere silk, worth $1 75, Sold at $1 25,
Brocade Bayaderes, worth $2 25, Sold at $1 50.
With a great variety of other styles at the same rates of prices.
By JAMES CROPSEY,
No. 481 Broadway.

REAL LACES AND EMBROIDERIES.
Rich and elegant sets of laces and embroideries, French worked bands, medallion sets,
Infants' medallion caps,
Edgings and insertions,
All at 50 per cent. under regular prices, by
JAMES CROPSEY,
No. 481 Broadway.

REAL IRISH POPLINS.
A splendid assortment of these beautiful goods in all their variety of styles,
Sold at $1 37½. Worth $2.
AT JAMES CROPSEY'S,
No. 481 Broadway.

GREAT SALE THIS DAY!
AT OAK HALL,
I will sell from $60,000 to $100,000 worth of
MEN AND BOYS' GARMENTS,
for cash, at such a
GREAT SACRIFICE!
as Goods have never yet been offered at in New-York.
All solvent bills taken at par.
THEODORE R. B. DEGROOT,
Nos. 84 and 86 Fulton-st.

CHEAP FOR CASH.
On and after Monday, Oct. 12, the entire stock of JAMES CROPSEY, No. 481 Broadway, will be offered to cash buyers at a great reduction from the cost of importation, consisting of $100,000 worth of rich and elegant
Dry goods,
Superb flounced robes,
Very rich robes à quille,
Elegant dress silks,
Rich poplins,
Valencias, French merinos,
Lace and embroidered sets,
Real lace, French embroideries,
Shawls, flannels, and mantillas,
Gloves, hosiery, de laines and a general assortment of house-keeping goods.
No. 481 Broadway, near Broome-st.

MOURNING GOODS.
Owing to the great pressure in money matters, the subscriber has reluctantly concluded to sell off,
REGARDLESS OF COST,
His entire stock, consisting of
ONE HUNDRED AND FIFTY THOUSAND DOLLARS
worth of the
CHOICEST MOURNING GOODS
EVER IMPORTED.
Many large lots having been purchased at recent Auctions, greatly below the cost of importation, and, with the sacrifice now making, will be found most advantageous to purchasers. An inspection before purchasing elsewhere is solicited.
Open from 9 A. M. to 5 P. M.
W. JACKSON, Mourning Goods,
No. 361 Broadway, between Spring and Prince sts.

RICH DRY GOODS.
IMMENSE REDUCTION.
RICH NEW CLOAKS,
50 per cent. reduction.
SILKS GREATLY UNDER COST.
SILK ROBES 40 PER CENT. UNDER COST.
IRISH POPLINS, WOOL PLAIDS,
REAL LACES, EMBROIDERIES,
SHAWLS AND DRESS GOODS GENERALLY,
ALL
GREATLY UNDER COST.
JAMES A. HEARN,
No. 178 Broadway above 9th-st.

BONNETS, CLOAKS AND MANTLES.
For DEEP and SECOND MOURNING,
At GREATLY REDUCED PRICES.
Call and examine before purchasing elsewhere.
W. JACKSON'S *New Mourning Store,*
No. 361 Broadway, between Spring and Prince sts.

SELLING OFF! SELLING OFF!!
MOURNING EMBROIDERIES, at HALF PRICE.
W. JACKSON'S Mourning Goods,
No. 361 Broadway, between Spring and Princess sts.

DRY GOODS.

EMBROIDERIES AND LACES,
COLLARS AND SETS,
CAPES AND HANDKERCHIEFS,
MONTPOLIER, THREAD, CHANTILLY,
And all other rich laces at cost prices, in immediate sale. MILLER & GRANT, No. 769 Broadway.

CLOAKS AND MANTILLAS.
A large assortment
Of Cloaks in cloth and velvet,
Of the newest Paris patterns,
At reduced prices.
MME. F. PINCHON,
No. 56 Bleecker-st., east of Broadway.

CONTINUATION SALE.
LE BOUTILLIER BROTHERS are offering
THE GREATEST BARGAINS IN THE CITY,
Having bought largely at very low prices for cash.
RICE SILKS at $1, worth $1 25.
SILK ROBES and PLAID POPLINS.
MERINOES—AN IMMENSE STOCK.
MUSLINS at 32 cents, usual price 25 cents.
DE LAINES of every kind.
SHAWLS—A full assortment.
No. 305 Canal-st. (old No. 60) and No. 47 Howard-st.

EMBROIDERIES FOR EVERY ONE.
EMBROIDERED COLLARS,
EMBROIDERED SETS,
EMBROIDERED HANDKERCHIEFS,
EMBROIDERED BANDS, &c.
LE BOUTILLIER BROTHERS,
No. 305 (old No. 60) Canal-st. and 47 Howard-st.

GENIN'S BAZAAR,
No. 513 Broadway, St. Nicholas Hotel.
The ENTIRE STOCK of this establishment has been MARKED DOWN AT COST AND BELOW COST PRICES,
for the month of October, 1859.
The assortment in each department was never more complete than at the present time.

CARPETS
AT A GREAT SACRIFICE.
Owing to our heavy importations we are selling off our stock at retail, at prices never before offered in this market.
DOUGHTY & BRO.,
No. 341 Broadway, opposite the Park.

A GREAT RUSH.
All those who were fortunate enough to be at the sale of men's furnishing goods yesterday at O. W. UNDERHILL & CO.'S, No. 49 Walker-st., will be astonished at the bargains; therefore, in consequence of the rush we will continue our sales every day for the next 10 days, commencing at 9 A. M. OSCAR W. UNDERHILL & CO.

LADIES' AND CHILDREN'S CLOTHING.
Newest, best, cheapest. Open now and every month, at No. 297 Broadway, by B. CHAMBERS. N. B.—When hatters turn tailors, milliners, shoemakers, and Jack of all trades, look out for trash and a crash.

PATENTS SECURED.—SEAMLESS GARMENTS—Something new. Clothing alike for the million and upper ten thousand! Clothing that does not rip or tear!
Overcoats, usual price $10, sold here for $5.
Elegant Sacques, usual price $20, sold here for $10.
Reversible Sacques, usual price $25, sold here for $12.
Pea Jackets, Vests, Leggings, Moccasins, Mittens, all woven without seams! Bills of most of the suspended Banks taken at par.
SEAMLESS GARMENT MANUF'G. CO.,
Wholesale Depôt, No. 26 Day-st.
Retail Depôt, No. 606 Broadway.

EXTENSIVE STOCK OF CLOTHING AT WHOLESALE AND RETAIL.—TAYLOR, DICKSON, GRAVES & CO., Nos. 23 and 25 Dey-st., will offer their entire stock of clothing as above, for which the bills of the Banks of this State will be taken in payment. They will also receive this State money in payment of notes and accounts.

SITUATIONS WANTED.

WANTED—A SITUATION BY AN ITALIAN IN any kind of service, as cook, steward, waiter, &c. He has accompanied families in Europe, and has served many years in an American family here; speaks French and English besides his own language, and can be usefully employed in any branch of service in a private family, as well as in a hotel. He has the best testimonials and references, especially from his last employer. Address F. C., No. 436 3d-av., room No. 9.

WANTED—A SITUATION BY A MOST EXCELlent and trustworthy woman, for general housework; she thoroughly understands her business, has a little girl twelve years old, whom she would like to take with her, is a steady, faithful person, who studies the interests of her employer, engages no object; will go into the country. Her daughter is a neat, smart child. Can be seen at No. 203 7th-av., near 24th-st.

WANTED—A SITUATION, BY A VERY RESpectable Protestant young woman, as chambermaid and waiter or chambermaid; willing to take care of children; is a good sewer; perfectly understands her business; the best of City reference given. Can be seen for three days, if not engaged, at No. 62 Concord-st., Brooklyn.

WANTED—A SITUATION AS LADY'S MAID OR seamstress, or both, by an Italian woman; she understands embroidery and fines most finely. The highest references can be given by her last employer, in whose family she has been engaged for a term of years. Address L. C., No. 439 3d-av., room No. 3. No objection to go to the country.

WANTED—A SITUATION BY A RESPECTABLE Protestant young woman, as chambermaid and assist in case washing and ironing; as chambermaid or waitress; one who understands her business in all its branches; can give the best of City references. Can be seen from 9 until 4 o'clock. Call at No. 301 7th-av., between 23d and 24th sts., third floor, back room.

WANTED—BY TWO GENTEEL WOMEN, WITH excellent City references, situations in the City or country; one does the cooking, washing and ironing, or regular cooking in a boarding-house; thoroughly understands meats and poultry, assists in the washing; wages $8; the other as nurse and chambermaid; or chambermaid and waitress; wages $6. Call at No. 216 East 22d-st., for 3 days.

WANTED—BY A *RESPECTABLE YOUNG WOMAN,* a situation as good plain cook, and is a first-rate washer and ironer and baker; understands pastry; wishes the Hudson River route; has good reference; can be seen for two days if not engaged. Call at No. 22 Jane-st., third floor, front room.

WANTED—A SITUATION BY A YOUNG WOMAN, as seamstress in a private family; is willing to go out by the day, week or month; can cut and fit ladies' and children's dresses, and do all kinds of family sewing. Satisfactory reference given. Call for two days at No. 120 East 19th-st., a few doors from 3d-av.

WANTED—SITUATIONS BY TWO SISTERS, Scotch Protestants; one as first-rate cook and baker; *the other as chambermaid, and to assist in the washing* and ironing or general housework, in a small family; would go a short distance in the country. Can be seen at No. 119 7th-av., third floor, front room.

WANTED—BY A RESPECTABLE WOMAN, A situation as professed cook; understands all kinds of family cooking; has no objections to go a short distance in the country; best of City reference given. Can be seen for two days at No. 471 6th-av., in the fancy store, between 28th and 29th sts.

WANTED—A SITUATION AS WAITER, BY ONE who understands his business; has no incumbrance, and has the best of recommendations. Any family requiring a trustworthy servant will hear of one by applying to *M. M., No. 826 Broadway, corner of 12th-st.,* in the saddlery store.

WANTED.—A COMPETENT WOMAN DESIRES A situation as cook; she understands her business in all its branches; would be willing to assist in the washing and ironing; best of City reference as to capability and character given; can be seen for two days at No. 276 1st-av., corner 16th-st.

WANTED.—A NEAT, INDUSTRIOUS GIRL wishes a situation as chambermaid, and to assist in the washing and ironing; or as nurse and do sewing; would do the general housework of a small family. Good reference given. Call at No. 126 Waverley-place.

WANTED.—A RESPECTABLE PROTESTANT young woman is desirous of a situation as chambermaid and waitress. Best of City references as to competency and character given. Can be seen for two days, at No. 276 1st-av., corner of 16th-st.

WANTED—SITUATIONS BY TWO YOUNG women; one as an excellent cook; has no objection to do part of the washing; the other as chambermaid and waitress. Good City reference. Call at No. 386½ Bleecker-st., for two days.

WANTED—BY AN EXPERIENCED AND COMpetent young woman, a place in a first-class private family as cook; the very best of City reference; call at No. 13 Union-place, east of University-place; can be seen for two days.

WANTED—A SITUATION AS COACHMAN BY A Protestant young man; can give the best City and country references, and is willing to make himself generally useful; has no objection to the country. Address J. A., at this office, for two days.

WANTED—BY A COMPETENT AND WILLING girl, a desirable situation; is a good cook and baker, and an excellent washer and ironer; is willing and obliging, and highly recommended; would have no objection to the country. Call at No. 276 Bowery.

WANTED—A SITUATION, BY A RESPECTABLE young woman, to do chamberwork and assist in washing and ironing, or as nurse and seamstress. Can be seen, for two days, at her present place, No. 167 9th-st., between Broadway and 6th-av.

WANTED—BY A VERY RESPECTABLE YOUNG girl, a situation as seamstress; can cut and fit for children and make ladies' dresses; or to do chamberwork and waiting; best of City reference can be given; call at No. 41 Rutgers-st., in the rear, for two days.

WANTED—A SITUATION BY A YOUNG GIRL, as chambermaid and plain sewer, or would assist with the washing and ironing in a private family. Can be seen for two days at her present employer's, No. 18 West 20th-st., opposite Trinity Chapel.

WANTED—A SITUATION BY A PROTESTANT woman, as lady's maid and seamstress; is a thorough dressmaker, plain sewer and hair-dresser. Would work by the day or week. City reference. Call at 118 East 14th-st.

WANTED—A SITUATION AS COACHMAN, BY A young man that can produce recommendations from his last employer, having been with him for two years. Address P. H., *Times* Office.

WANTED—A SITUATION, BY A RESPECTABLE young woman, as chambermaid and waitress, or nurse; is very attentive to and fond of children, and can come well recommended. Apply at No. 38 Atlantic-st., Brooklyn.

WANTED.—A RESPECTABLE YOUNG WOMAN wants a situation as waiter or chambermaid and waiter, with City reference. Can be seen for two days at No. 49 West 19th-st.

WANTED—A SITUATION BY A YOUNG MAN, as waiter in a private family. Good City references. Call at No. 221 West 26th-st., in the rear.

WANTED—A SITUATION BY AN EXPERIENCED woman as nurse, to take the charge of a baby from its birth, or nurse and seamstress; can do the plain cutting out and fitting children's clothes. The best of City references. Address No. 11 West 16th-st. Can be seen for two days.

WANTED—A SITUATION BY A STEADY YOUNG woman, as chambermaid and waitress, or to assist in fine washing and ironing, or would have no objection to go as laundress; is fully competent to fill the above situations; can be highly recommended from her last place. Call at No. 203 3d-st., west of the 5th-av., for two days.

WANTED—A SITUATION BY A RESPECTABLE woman; as chambermaid and seamstress; understands all kinds of family sewing and is willing to make herself generally useful; has good City references. Inquire at No. 11 West 16th-st., for two days.

WANTED—A SITUATION BY A YOUNG PROTestant German woman as chambermaid or nurse; is present in person, of pleasing address, and can come well recommended. Also, by a young Scotch woman, to do the housework in a small family. Has best City references. Apply at No. 38 Atlantic-st., Brooklyn.

WANTED—SITUATIONS BY TWO PROTESTANT girls, (sisters,) to do the whole work of a family; also, by a Protestant nurse; can bring up a child from its birth; five years' references can be given. Apply for two days at No. 24 3d-av., Bible House, where employers have nothing to pay.

WANTED—A SITUATION AS COOK, BY A RESpectable American woman, who understands it in all its branches; no objections to the City or country; would take charge of a farmer's house; understands milk and butter. Call, for two days, No. 54 Prince-st.

WANTED—BY A YOUNG WOMAN, A SITUAtion as chambermaid and waitress, or fine washing or plain sewing. Can be seen at the house of her present employer, where she has lived over two years. Can be seen for two days at No. 26 West 41st-st., 6th-av.

WANTED—TWO NEAT, INTELLIGENT COLORed girls want situations; one as bandbox or chambermaid, the other as nurse and seamstress; can do all kinds of fine ironing, doting, &c.; they are willing and able to do their work; good reference given. Call at No. 128 Waverley-place.

WANTED—A HIGHLY RECOMMENDED PROtestant girl wants a situation as professed cook; makes good bread and pastry of all kinds; would assist to wash and iron; will be found anxious to give satisfaction; likes the country. Call at No. 126 Waverley-place.

WANTED—SITUATIONS BY PROTESTANT first-class servants, both colored and white, as cooks, laundresses, chambermaids, waiters, nurses, seamstresses and to do general housework. Apply at No. 7 11th-st., several doors west of Broadway.

WANTED—BY A RESPECTABLE PROTESTANT woman, a situation as nurse; she understands the care of children from their birth, and is willing to make herself generally useful. Call for one week at No. 45 Madison-st., room No. 5, up stairs.

WANTED—A SITUATION AS WAITER, OR AS chambermaid and waiter, by a very experienced girl, with good City reference; is a neat sewer; lived two years in her last place; would go a short way in the country. To be seen until suited at No. 73 6th-av., in the store.

WANTED — SITUATIONS AS CHAMBERMAID and seamstress, or as nurse and seamstress, and to do general housework, by two very competent American girls, with good city reference. Call at No. 93 4th-st., north of Charles-st.

WANTED—A SITUATION IN THE COUNTRY AS chambermaid and waiter, or as chambermaid and laundress, by a very competent girl with good City reference. Call at No. 243 6th-av., north of 19th-st.

WANTED.—A HIGHLY RECOMMENDED YOUNG man wants a situation as waiter; understands his business perfectly; no objection to a respectable boarding house. Call at 129 Waverley-place, where he now lives.

WANTED—BY A COMPETENT YOUNG WOMAN a situation as chambermaid and waitress, or to assist with the washing and ironing, or to do plain sewing. Call for 2 days at No. 3 Astor-place. Good reference from her last place.

WANTED.—A COLORED CHAMBERMAID AND waitress, having been for nine years with her present employer, desires a situation. Inquire at No. 44 East 35th-st., near Madison-av., 2 to 4 o'clock Friday and Saturday.

WANTED—BY A RESPECTABLE PROTESTANT girl, a situation as seamstress and children's nurse, or light chamberwork and sewing. Apply at No. 165 3d-av., rear of 16th-st. in the fancy store.

WANTED—A SITUATION BY A RESPECTABLE young woman as cook; is capable of taking the entire charge of a gentleman's kitchen; has the best of City references; can be seen for two days, at 211 21st-st.

WANTED—A SITUATION, BY A RESPECTABLE woman, as chambermaid and laundress; can give the best of City reference. Can be seen for two days, if not engaged, at No. 144 East 21st-st., second floor, front room.

WANTED—BY A SWISS LADY, A SITUATION in a family in New-York to teach the Piano or Singing, and to speak French, in exchange for a comfortable home. Apply at No. 38 Union-square.

WANTED—BY A RESPECTABLE SCOTCH GIRL, a situation as chambermaid or laundress in a private family; understands her business thoroughly. The best of City reference given. Can be seen at No. 269 6th-av.

WANTED—A SITUATION AS CHILD'S NURSE, by a capable, reliable Protestant woman. Scotch, can take charge of a baby if required, and bring it up with the bottle if required. Apply at No. 248 Monroe-st.

WANTED—BY A PROTESTANT WOMAN, WELL experienced, a situation as nurse, or seamstress, or *wait on an invalid lady; is well recommended by the* first families in the City. Apply to No. 7 Union-court.

WANTED—BY A YOUNG MAN, A SITUATION IN a store of any description. Understands book-keeping; will bind himself to learn a good trade. Address W. Y. O., at this office.

WANTED.—A RESPECTABLE MARRIED WOMAN wishes a situation as nurse, with a fresh breast of milk. Can be seen for two days at No. 116 East 26th-st., between 2d and 3d avs.

WANTED—A SITUATION BY A RESPECTABLE Protestant girl as chambermaid and seamstress, or to do the work of a small family. Call at No. 128 Laurens-st., *Brooklyn, Saturday and Monday.*

WANTED—A SITUATION, BY A YOUNG GIRL, as nurse and seamstress; is also a good embroiderer; unqualified reference can be given as to character, honesty, &c. Call at the office of Dr. BURNS, No. 390 9th-av., between 34th and 35th sts.

WANTED.—A YOUNG AMERICAN GIRL WISHES a situation as chambermaid, or to attend children; reasonable wages for the first month. Call at No. 7 Elizabeth-st., for J. E. M.

WANTED.—AN EXPERIENCED YOUNG WOman wishes to obtain a situation as good plain cook, and is an excellent washer and ironer; can give the best of City reference. Call at No. 122 East 20th-st., for 3 days.

WANTED.—A COMPETENT SEAMSTRESS WISHes to go out by the day or week to work; she understands dressmaking and boys' clothing; has good City reference. Address No. 34 Jane-st., corner of 4th.

WANTED.—A SITUATION BY A RESPECTABLE woman as accomplished cook; would assist in the washing if required; good City reference. Can be seen for two days at No. 26th-st.

WANTED—BY AN HONEST, RESPECTABLE, English Protestant girl, a situation as seamstress and chambermaid. Can be seen till engaged at No. 261 6th-av.

A LADY—IS ANXIOUS TO FIND A SITUATION for a Protestant nurse of much experience; understands the care and management of an infant; can take the entire charge from its birth; has lived with some of the best families; to save trouble, none but a first-class family need call; City references given. Call at No. 6 Union-court, University-place.

NOTHING TO DO.—ONE HUNDRED SERvants, well recommended, are waiting situations at St. Mark's Employment Office, No. 24 3d-av., Bible House, where employers have nothing to pay.

FAMILIES IN WANT OF HELP SHOULD apply at the office of the American and Foreign Employment Society, Nos. 13 and 14 Bible House, Astor-place, where are at present from three to four hundred girls of all denominations, with first-class references.
MRS. YORKSTONE, *Superintendent.*

A GOOD SUPPLY OF SERVANTS ARE now at No. 6 Sixth-avenue and No. 389 Bowery, near 4th-st., wanting situations. Many are well recommended, and will be satisfied with moderate wages in the City or country. C. MASON.

AT THE SOCIETY FOR THE ENCOURAGEMENT of faithful Domestics, No. 6 6th-av., there is now a number of well-recommended servants as cooks, laundresses, chambermaids and to do general housework. Families returned from the country and better call.
JOHN YOUNG, Manager.

HELP WANTED.

WANTED—TWO GOOD SERVANTS.—A MAN as waiter, one of correct principles, and who thoroughly understands his business. Also, a woman, as cook, who understands making bread and pastry, and the cooking of meats. None need apply without good City references as to character. Apply to Mrs. HITCHCOCK, *Clinton-av., fifth door from Lafayette-av., Brooklyn.*

WANTED—A GOOD, PLAIN COOK, WHO IS A first-rate baker, washer and ironer, and who is willing to make herself generally useful. Apply at No. 43 West 37th-st., between 5th and 6th avs.

WANTED—A COLORED BOY TO GO TO BOSTON to make himself generally useful in a gentleman's family. Best recommendations required. Apply at No. 319 Lexington-av., between 4 and 6 o'clock P. M.

WANTED—A GIRL WHO CAN WASH AND IRON well, plain cook and do general housework. Inquire at 22 East 24th-st., on Tuesday, after 3 A. M. Wages $6.

WANTED—A YOUNG PROTESTANT GIRL TO do the general housework of a small family. Apply at No. 17 West 26th-st.

AGENTS WANTED—$65 PER MONTH AND expenses paid to traveling agents, or an agent can stay at home and make from $5 to $10 a day. For particulars, inclose a postage stamp, and address GODDARD & CO., Worcester, Mass.

CANVASSER WANTED—ON AN OLD AND well established business in this City. One having an active qualification will be liberally treated and have permanent employment. Address A. B. C., *Times* Office.

[illegible]

NEWS OF THE DAY.

We are informed by M. O. Roberts, Esq., that the departure of the California mail steamer is postponed until Thursday next, 22d inst. The St. Louis will then sail instead of the Star of the West, advertised for to-day.

By the arrival of the steamship *North America*, we receive four days later intelligence from Europe. It is stated that the information received at Paris, is more favorable than the English Press have represented it. It must be remembered that the Russian Journals, with one or two exceptions, have shown themselves disposed to magnify the disasters that the English must suffer in India until their reinforcements have arrived. It is highly improbable, as stated, that the Sepoys are under European leadership; the fact would have been known before, and would have been mentioned by correspondents who could have no object whatever in concealing it. But be this as it may, we can scarcely believe that any European officers would so degrade themselves, and the commissions they hold, as to indorse by their presence the atrocious crimes that the mutineers have committed. There is scarcely any news from Europe by this arrival. The Spanish Ministry had again resigned, and this time their resignation was accepted by the Queen. The wreck of a Russian steam-frigate is reported to have taken place during a gale, between Revel and Cronstadt. It is estimated that 1,400 lives were lost by this terrible calamity.

We have received full files of Mexican papers to the 4th inst. The "Alvarez," reported killed, was not the famous Don Juan, but Donato Alvarez. He fell while attempting to vindicate the supremacy of the law during the recent disturbance at Colima. By latest advices the insurrection there had been put down. The last conspiracy against President Comonfort, proves to have been a serious affair. Numerous arrests were made, and it was only owing to the energy and vigilance of the Government that the plot was discovered in time. It was believed that all danger had passed. Public attention was centred on the Congress and the formation of a new Ministry, very keenly looked for. Messrs. Doblado and Zamora had left the capital. They have published a letter in the *Trait d'Union* formally denying that they spent any money to secure the Tehuantepec Grant.

In the Supreme Court yesterday Judge Roosevelt granted a motion for a receiver for the Bank of New-York. Mr. John Livingston, a holder of two $100 bills on that Bank, had filed a bill under oath, that the Bank was insolvent, and prayed that it might be enjoined from exercising any of its corporate functions, and a receiver be appointed. Judge Roosevelt reviewed the proceeding, and came to the conclusion that there was not occasion for these extraordinary measures. The plaintiff, as a bill holder, already possessed the advantages of greater dignity than an ordinary creditor, and the plaintiff's "information and belief" of the Bank's insolvency, was not sufficient evidence of the fact, when in contradiction to the official report of the Bank, under oath, published by law. Such an inference, drawn from the mere suspension of specie payments, in a time when suspension is general throughout the State, was insufficient to prove that the assets were inadequate to discharge all obligations. His Honor concludes by referring to the power of the Legislature to extend an indulgence to the suspended banks, and states the boundaries within which it must act. The opinion is quite an elaborate one.

The General Produce Markets were somewhat unsettled yesterday, with increased receipts and an eagerness to sell. Flour declined 5@10c. ⅌ bbl. The demand was fair. Western Wheat was plentier and cheaper; white Southern was less abundant and more valuable. The sales reached 57,500 bushels. Corn was quiet and a shade lower. Oats were more freely offered and purchased at 2c.@3c. ⅌ bushel under Saturday's currency. Provisions were in slack request, and buyers had the existing advantage. Sugars attracted considerable attention at firm prices. In other branches of business, the movements were unimportant.

Chicago was yesterday morning visited by the most destructive conflagration that ever visited that city—the total loss by which is estimated at $600,000. Four persons are known to have been killed by falling walls, and fears are entertained for the safety of others who are missing. The origin of the fire is unknown.

The treaty recently concluded by Commissioner Dawes with the Pawnee Indians, secures to the United States ten or twelve millions of acres of land. These Indians not only pledge themselves to remain at peace with the United States, but that they will use their influence with the neighboring tribes to the same end.

The election in Mississippi has resulted in the success of an entire Democratic delegation to Congress, as follows: First district, L. Q. C. Lamar; Second, Reuben Davis; Third, William Barksdale; Fourth, O. R. Singleton; Fifth, J. A. Quitman.

Governor Kins has appointed Thursday, Nov. 26, as a day of general Thanksgiving in this State.

Ex-Governor Seymour has received the nomination of the Democracy of Oneida County, for the Assembly, unknown to himself. The *Argus* thinks it doubtful whether he will accept.

The Board of Aldermen passed a resolution last evening, directing the Mayor to offer a reward of $1,000 for the discovery of the murderer of John Swanson. They also concurred with the Board of Councilmen to rent a piece of land on Fifth-avenue to the Orphan Asylum, adjoining the land now occupied by them, for $1 per annum.

At the meeting of the Board of Councilmen last evening, polling places were fixed for the Tenth and Fifth Wards, and Inspectors were appointed in the same. A special committee of five was appointed in reference to the question of the expediency of the erection of a Foundling Hospital. A resolution was also on the table calling on the Mayor to offer a reward of $1,000 for the detection of the murder or murderers of Mr. Wright the other evening. Superintendent Tallmadge forwarded an invitation to the Board to be present at a review of the Fire Department and Col. Ryan of the Metropolitans added also the expression of his desire to the Board to "get down a volley" in front of the City Hall on Tuesday at 11½ o'clock. After passing many bills of no extraordinary importance to a third reading, the Board adjourned to Thursday.

The Board of Supervisors, last evening, directed the Comptroller to pay for the glass ballot boxes to be used by the county, and passed a resolution fixing the salary of the Clerk of the Marine Court at $2,500; deputy clerk, $1,500; first assistant, $1,000; second assistant, $800.

We continue to-day our review of the departments of labor out of which large numbers of workmen are being discharged. It will be noticed that it is becoming more and more the case that establishments which cannot maintain all their hands, instead of discharging them, put them upon short time, keeping their wages up to the proper proportionate standard.

The effect of the financial difficulties of this community is beginning to be felt by the religious and philanthropic societies centring in the City. Their receipts recently have been much less than usual.

Charles McNamee and Edward Blaney, two lads eighteen years of age, have been arrested on suspicion of being implicated in the murder Saturday evening, in Tenth-avenue. Both the boys bear a bad reputation. The Coroner's inquest on the body is to be resumed to-day, and it is expected conclusive testimony will be adduced pointing to the murderers.

Sixty-five out of six hundred and forty liquor dealers to whom licenses have been granted by the Excise Commissioners have failed to pay their license fees. The Commissioners have sent a written notice to each delinquent that unless the fees are forthcoming within ten days they will institute suits to recover the amounts. Pull them up, Messrs. Commissioners; the money belongs to the City's poor.

The will of Rufus W. Griswold, Esq., was entered for probate yesterday, in the Surrogate's Office. It will be contested by the two persons, each claiming to be his widow. The hearing was adjourned to one week from Saturday next.

The introductory lectures of the Clinical Course in Bellevue Hospital and at the medical department of the New-York University were delivered to large audiences yesterday, by Dr. John W. Francis and Dr. Valentine Mott, respectively. Mr. Samuel St. John also delivered the opening address of the Winter Session at the College of Physicians and Surgeons, corner of Twenty-third-street and Fourth-avenue.

The King's County Democratic Convention reassembled last evening and nominated B. H. Booth as a candidate for Superintendant of the Poor by acclamation. This completes the Democratic ticket.

Centre Market Joe, a famous old pauper, went to his long home yesterday; he was found with a crust of bread in his uplifted hand, and his teeth stuck firmly into the other end of it. Nobody knew or has known for years, any other name than the one he died under. To-day, for the first time in years, Centre Market will miss his familiar apparition.

Town and Country.

A rural moralist of our acquaintance who realizes the Horatian apostrophe and fully appreciates the good which he enjoys, defines the "town" as "a place for buying things to enjoy in the country." It would be unbecoming in us, as metropolitan journalists, to admit the accuracy of this proposition, which will doubtless strike our Arcadian readers as an admirable piece of practical and philosophic truth. But we do not now intend to debate the matter, for if the doctrine of our friend were ever true, it is eminently true at this moment, and we should be glad to see all those who are disposed to accept it coming forward to act upon it immediately.

The pecuniary difficulties of the hour press with peculiar severity upon two great classes of the community. The rich and enterprising, whose property is invested in great commercial undertakings, and locked up in mighty manufacturing establishments, tremble hourly upon the verge of ruin. The poor and industrious, who maintain themselves and their families by their activity in executing the thousand plans by which capitalists seek to make much of something, and more of much, see the bread of their wives and their children dwindling daily on their humble boards. But midway between these two extremes of society, and outside of the trading world by which these extremes are connected, a great commonwealth exists of people whose means of livelihood, if not ample, are at least assured, and who have nothing to fear, and in many cases nothing to feel from the actual pressure of the times beyond a temporary restriction of their revenues. The agricultural districts are the particular stronghold of this order of citizens. They live, in the main, discreet and orderly lives; the fruits of their toil are not sown broadcast on the winds of speculation, but gathered with care, husbanded with prudence, and enjoyed with temperance. They never suffer from bank contractions, for they never invite bank expansions; the question of the currency rarely invades their peace; and now, when all the rest of the world has nothing to spend and everything to sell, they alone are in a condition to buy.

We trust they will not neglect their opportunities. For while any act of extravagance in such times as these is a positive enormity, and almost amounts to a kind of constructive treason against the State, every act of judicious and legitimate expenditure, on the other hand, may almost be said to be the fulfillment of a patriotic duty. The commercial sections of the country are fairly choked with goods. To relieve the capital and enterprise of the State of this great weight of "dead" property, is to set free the channels of national prosperity; and to contribute to such an end, in however slight a degree, certainly is to "deserve well of the country." The advertising columns of the City journals are one loud Macedonian cry sent up from the active and adventurous to the quiet and unambitious capital of the land. Of course it is perfectly true that the calamities of the commercial world have been brought upon that world by its own foolish and irrational proceedings. The business of the country has been badly done, or it would not have been so disarranged as it now is. This or that merchant, this or that trader, may clear himself to his own conscience; here and there a act of bank directors may be able to satisfy themselves and their stockholders that their management of the joint-stock concern was rational, judicious and strictly "financial;" but banks, merchants and traders, like all other mortal men and institutions, may be very sure that they reap as a body only what as a body they have sown. This, however, is not to the purpose of the hour. When a man is strangling it is hardly worth while to abuse him for eating too fast. The distress is upon us, and it becomes us all, each in his measure, to do something for the common good. And while there should be no relaxation in the devising and organization of plans for the effectual relief of the very poor, and of the thousands who will soon be swelling their dismal ranks, we should remember that the indirect assistance which will be given to them through the revival of the ordinary enterprise, and the usual traffic of the trading classes, will be not the least efficient help they can receive.

Let all, then, who can afford to increase the comforts and even the reasonable luxuries of their homes, at once proceed to do so. The necessities of the moment are anticipating the reduction of the standards of value in the sale of all sorts of things, useful, ornamental and agreeable. The utensils of the kitchen and the decorations of the parlor—the delights of the mind and the comforts of the body—are all to be had—sound, actual, substantial values—at prices which make honest investments as profitable to the individual as they will be useful to the community. While the Press is clamoring for a "specie currency," a hoard of specie which should be currency lies somewhere in the land, demanding use. Very nearly $200,000,000 in gold and silver coin are known to be at this moment within the borders of the United States. A very large proportion of this vast sum must be in the hands of people who can safely employ it in those small purchases personal to themselves, which really make up the bulk of the traffic of a prosperous and civilized nation. Our fortunate agriculturists are among these happy holders of the authentic "basis" of commerce. Let them not be frightened by the panic which has swept over the more exposed surface of the world of credit, into a stagnation which can only increase the difficulties of the public without doing themselves any good whatever.

The Kansas Election.

The accounts which have reached us from Kansas, down to the 11th of October, put beyond a doubt the election of Mr. Parrott, the Free-State candidate, as Territorial delegate, and make it probable that the Democrats have secured a small majority in the Territorial Legislature. The elections appear to have passed off on the whole in a peaceable and orderly manner, and the supremacy of those instincts of order and of loyalty to the law which are the most precious inheritance of our people, and the only sure safeguard of our liberties, has been quietly vindicated in the very spot in which these instincts were so grossly outraged by reckless partisans and senseless fanatics, but a twelvemonth ago. The Constitutional Convention was to reassemble on the 19th instant, and it is the firm belief of those who are best informed with regard to the popular feeling in Kansas, that the Constitution framed by that Convention will be by them submitted to the people for ratification, and that under that Constitution a new Commonwealth will be admitted into the Confederacy, unsullied by the taint, and unblighted by the curse of Institutions as incompatible with the national prosperity as they are hostile to the national peace. It is very possible that men may be found to lament a result of the protracted strife in Kansas, which does not range the people of that State immediately and emphatically in the van of the crusade against Slavery in the Union. But such will not be the disposition of those who value the union of these States, as not alone the guarantee of our present greatness, but as the hope as well of the future, for a just and pacific solution of the mighty problem which oppresses the nation.

All patriots will find substantial reason of rejoicing, we think, in the virtual and thorough prostration of fanaticism on the plains of Kansas. The utter defeat of these nefarious projects, which were conceived for the subjugation of freedom and of free men in that Territory, has unquestionably been achieved. To those who fully appreciate the enormous difficulties that must environ the settlement of such a question as that which divided the North from the South in the elections of 1856, and who fully understand that the progress of every great change in the condition of a great people must be tentative if it is to be real, this check, administered by the practical common sense of the Kansas people to the frenzy of headlong propagandists and the villainy of selfish schemers, will seem to be a positive gain and a permanent good.

Another Site for the Post-Office.—It is intimated by our Washington correspondent that parties have gone on to the seat of Government to recommend the Five Points as a suitable site for the new Post-Office. This is not altogether a new suggestion, but we believe no serious attempt has been before made to locate the Post-Office in that neighborhood. As the Postmaster-General has been here several days for the purpose, as it has been understood, of inquiring into the matter, it is not probable that there will be anything done about it until he returns. What the result of his observations and inquiries has been we have not learned, but it will be fortunate for us if he shall have succeeded in making the selection of a site satisfactory to all parties. There is such a wide difference, however, between the various localities that have been named, that it will not be an easy task to make a compromise between them. The Park has much the largest number of advocates, and the only difficulty in regard to that locality is to decide as to the particular portion of it which shall be chosen. There appears to be a pretty good agreement on all sides that the United States Courts and Federal law offices must all be included in the same building with the Post-Office. But we do not see any special reason why they should be put together. The Post-Office should be a distinct building by itself, like the Custom-House. The constant bustle about such a building would certainly be a very great objection to any part of it being used for a Court room, and any site that could be obtained down town will not be large enough to afford more accommodation than will be required for Post-Office purposes. The United States Courts and all the Federal offices here will be able to find sufficient accommodation in our new City Hall, and all Government can afford to build a Custom-House for their special use.

Summary of Events.

There is an old story which has been often told, and, like most old stories, in a good many different shapes, which we have been reminded of by the present state of affairs. An English gentleman once wanted to pay a visit to a coal mine, and instead of being let down the shaft by the ordinary process, he undertook to let himself down by the long rope which hung from the windlass at the mouth of the pit. It was very easy going down, for a while, but as he descended rapidly into the bowels of the earth, where he was enveloped in utter darkness, to his horror he discovered that he had got to the end of the rope, but had not reached a landing-place for the soles of his feet. What distance there might be between himself and a landing he couldn't tell, and so he began to scream lustily for help; but there was no reply to his cries, save the echoes of his own voice, and he was momently growing weaker and weaker in his arms, and less able to hold on. At last, after screaming to no purpose for assistance, unable any longer to sustain himself, he let go his hold, expecting to be dashed into a thousand pieces in his fall, when to his mortification and delight he found he had been all the while hanging within two or three inches of the ground.

This was precisely the condition of our Banks for the past six weeks. If the consequences of their conduct had not been so calamitous, it would be amusing to look back and see how they struggled and held on against suspension, when they were compelled to let go at last, and then discovered, after all their agony, that their fall had not hurt them. They were, all the time, within a few inches of firm ground, if they could but have known it. When the suggestion was first made to them in the columns of the Times, that the way to afford relief to themselves and the community, was to take the bills of the State banks on deposit, they rejected it with contempt. They were determined to sacrifice everything and everybody, sooner than yield to the pressure and suspend. But they have suspended and have adopted the suggestion when it came too late. Now, the very thing which they so feared might have been avoided, if they had only known how little harm would result to them from it, if it should take place. If they could have been favored with but a gleam of light so that they could see how small a distance they had to fall, they would have let go their grip in season, and have saved themselves from disgrace and their customers from loss. The suspensions in Philadelphia might have been unavoidable, but they could easily have been prevented here.

The Bank Presidents were thinking of the suspension twenty years ago, without taking into account the difference in our circumstances. The year before the suspension of specie payments in 1837, we had imported 1,600,000 bushels of wheat from Europe, and there were but $3,000,000 of specie in our banks when the run on them commenced; now we had four times that amount in the vaults of our banks, and we exported last year to Europe 5,905,252 bushels of wheat, and 18,248,206 bushels of corn, with flour in proportion, besides having a larger quantity of gold on hand than we ever had before. Our foreign debt, it is true, had increased very nearly in the same ratio, but the great difficulty with the banks was that they did not know what the legal disabilities were to which suspension would subject them. If they could only have had the decision of the Supreme Court Judges a month sooner, an incalculable amount of commercial distress might have been averted.

The Author of "A Good Time Coming," Come.—In the list of passengers by the *Asia*, from Liverpool, on Saturday, we notice the name of Charles Mackay, the song-writer and editor, and we learn from a parting blessing which William & Smith's *European Times* bestows upon him, that Mr. Mackay has come across the Atlantic for the double purpose of making himself personally familiar with our manners and institutions, and to deliver a pleasant lecture to us on Ballad Poetry. We have no doubt his visit will prove profitable, not only to himself, but to us. Mr. Mackay is neither a Thackeray nor a Tennyson, but his name and his songs are familiar to the people on this side of the Atlantic. He has been for several years on the editorial staff of the London *Illustrated News*, and one of his songs, "There is a Good Time Coming, Boys" with its cheery refrain, is not only as familiar as a household word among us, but it has given birth to an infinite brood of similar compositions which have the philanthropic aim of infusing hope, courage and self-reliance into the hearts of the people. Mr. Mackay's last ballad, which has recently appeared in the paper of which he is or was the editor, is a composition of the same character, and as well adapted to the present time as though it had been written expressly to counteract the gloom of a general suspension of specie payments by the Banks. It is called "Over the way." The last stanzas gives the moral of the song:

Though poverty, frowning, pass in at my door,
I'll neither be beaten nor vainly deplore;
I'll scare him away with hard work, if I can,
And look in his face with the heart of a man,
And living at home all the joys that I may,
Forget my proud friend who lives over the way.

Mr. Mackay is a native of Scotland, and about 45 years old, but has lived in London from his early boyhood, and has been connected with the newspaper press for many years. He was first employed on the *Morning Chronicle*, and was for a short time editor of the Glasgow *Argus*. While traveling in this country it is understood that he is to write letters for the *Illustrated News*. He left here yesterday for Boston, where, we presume, he will commence taking his notes of things on this side the Atlantic.

A New Territory.—Lieut. Mowatt, who has spent two or three years in the territories acquired from Mexico at the conclusion of the late war, is urging upon the Government the great necessity of organizing the new Territory of *Arizona*, comprising the Mesilla Valley and the Rio Grande. It has at present a population of about 6,000,—several very flourishing settlements, an abundance of silver mines, and every requisite for a thriving and growing community. At present there is an utter lack of security for either life or property. There are no courts, no laws and no magistrates. Constant outrages are practiced upon the Mexican portion of the population for which there is no redress. The territory is situated between Sonora and New-Mexico, and if attached to either it will be impossible to make it an American State, as Mexican influence will always predominate. There is a strong tendency in the Southern States to emigrate to this region. We think it would be for all good. The Union is strong enough to spare a Congressional district or two for such purposes.

Day of Thanksgiving.—A correspondent of the Evening Post writes to the editor as follows:

Mr. Editor: It seems to be peculiarly appropriate to the events of this year for the several States to fix upon one and the same day for Thanksgiving.

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Doubtless we ought to give thanks at all times. But in the present posture of affairs it seems to us that a day of "fasting, humiliation and prayer" would be a more appropriate recognition of the Divine discipline; unless, indeed, "M." argues, like Mr. Carlyle, that "as we all deserve to be hung in chains, those who are hung in hemp ought to give thanks!"

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By Telegraph to the New-York Times.

Magnetic Telegraph Co's Office—No. 48 Wall-st., and 181 Broadway

FROM WASHINGTON.

The Alleged Recognition of the Existing Government of Nicaragua—Filibustering Movements.

Our Minister at Mexico and the Tehuantepec Project—The "Five Points" for a Post-Office Site—Explorations of the Panama River—More Mormon Outrages, &c.

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In answer, I have to say it is well understood here that the story aforesaid originated with Joseph L. White, of the defunct Accessory Transit Company, who, undoubtedly has a large interest at stake, and is very anxious that his story should be true. My contradiction, on the other hand, was based on the direct authority of the Secretary of State, who not only says that the first he heard of any such reception or treaty, was through the New-York Press, but who is under the impression that Mr. Isaacs expects to leave for home by the steamer of to-morrow. President Buchanan and Lord Napier are also authority for my contradiction.

It is true that White and his friends had agreed upon the project of a treaty which they expected Isaacs to submit to our Government if he should be received. But he was not received; and whatever may be his ultimate success on a new application, it is certain that the Cabinet is thus far entirely noncommitted in his behalf.

Mr. Forsyth, our Minister at Mexico, writes that his reason for not entering with zeal into the consummation of the recent arrangements of Messrs. Navarro and La Sala for the securement of a right of way across Tehuantepec, was his conviction that any act committing our Government to that project, would be looked upon by Mexico as a betrayal of the belief on our part that we had not secured the advantages we anticipated from the Gadsden purchase, and would prompt her, in consequence, to be more exacting in her demands when we negotiate for an additional purchase from her. He denies any lack of sympathy with the Tehuantepec projectors.

Among the localities in which Postmaster Brown has been looking for a site for the New-York Post-Office, I understand, is that of the Five Points, parties urging not only that the location is eligible, but that the property is cheap, and that its use for a Post-Office would at once regenerate a pestilential sink of iniquity. Doubts are expressed, however, as to the possibility of obtaining a clear title. Strenuous efforts continue to be made in behalf of the present Post-Office site, to be enlarged by the purchase of adjoining property. The offers to sell property for the Post-Office site are very numerous.

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Colonel Benton has so far recovered as to venture out in the open air in front of his house. He is still quite weak, however, and seriously emaciated. His recent illness has added at least a dozen years to his appearance, and substracted fifty pounds or more from his weight.

In the Naval Courts, Commander Shaw's defence has been read, Lieutenant Murray's case is concluded, and Lieutenant Whiting's trial is proceeding.

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Three of the Mexican States had proceeded to great extraordinary powers to the Government until the new Government was fully established.

Several Indian journals ridicule Congress for changing its opinion in regard to the repeal of the export duty on tobacco.

General Paredes's letter has caused much indignation against Santa Ana.

Another conspiracy in favor of Santa Ana had been discovered and promptly frustrated. A revolution was to have broken out on the 20th in the City of Mexico. There was great excitement and alarm for three days. Among the conspirators arrested were Generals Salas, Orbaje, Galeote, Zerda, Bonilla, and Col. Dominguez, who were doubtless in Santa Ana's confidence.

The guerrilla bands still hold their own against Alvarez, and communication with the Pacific is cut off.

The *Progresista* says that Mariano Vegas had been sentenced to death for the assassination of Alvarez, and before this he had expiated his crime, the executive clemency having been refused. This is the only intimation of the death of Alvarez.

$[illegible] of the stock in the Tehuantepec Company has been offered to the Mexicans, and was well received by capitalists.

The late storm extended along the whole Gulf coast. The tower of Nopalo, Vera Cruz, yielded to its violence. The castle has disappeared.

There is nothing from Sonora.

Affairs in Yucatan are in *statu quo*. The Government holds Merida. Another account says the Revolutionists are about to make a *coup d'état* against Merida with heavy artillery.

The Governor of New-Leon had imprisoned the Bishop of Monterey, because of his refusal to swear allegiance to the new Constitution.

The tower of Nombre de Dios, in Zacatecas, had been attacked by a banditti, who carried off $20,000 in specie and other property.

MEDICAL.

Clinical Instruction at Bellevue Hospital—Opening Lecture by Dr. J. W. Francis.

Yesterday, at 1½ o'clock P. M., a lecture, introductory to the new course of clinical instruction, in Bellevue Hospital, was delivered in the theatre of that establishment by Dr. Jno. W. Francis. The audience, which comprised the faculty of the institution, many members of the profession, and all the students, was so large that many of the later comers found difficulty in procuring room to stand in.

The lecturer was received with warm applause.

He commenced by tendering a hearty greeting to the students, as coming from all parts of the Union, North, South, East and West, and expressed his gratification at that fact, that in their medical schools *no* sectional distinction was ever recognized or tolerated. He inquired for what purpose they had visited New-York, and answered the question by saying they had visited this metropolis because of its vast powers, great capabilities and great enlightenment; because it was a pattern and an example in a thousand ways to the Union at large; and because it had been ennobled always, from its very foundation, by the dignity, the excellence, the learning and the services of its medical faculty. He dwelt at considerable length on the claims of New-York over all the other cities of the Union, to historical precedence in the establishment and development of medical and chirurgical institutions, and quoted copiously, but in a general way, from the history of the colonies to show that in the very earliest period of her provincial existence distinguished medical practitioners were to be found in New-York City. in those remote times, when New-York was under the sway of the Dutch, several of the most eminent of the pupils of Boerhave, who had obtained their degrees from the University of Leyden, practiced physic here. Among the most celebrated of these was Jonnstot. When the English supplanted the Dutch we found that one Staverski was made Governor, and he being a reckless debauchee, drank too much wine and brandy one night at a carousal, and exploded. His body was dissected, and that was the first dissection of a body by Dutch Doctors that ever was made in these colonies. Among the four medical men by whom that dissection was made was one named Kasserm, a descendant of whom now kept a drug store on the corner of Spring-street. In about 1793 or 1794 a pest-house, meant for the reception of diseased emigrants, was established. Afterwards, a great Almshouse was erected in the Park, which, after standing for 70 years, was superseded by a new and larger Almshouse, better calculated to meet the increased wants of the foreign emigration and the residents of the city. This, a few years since, was turned down, and, as it had soon proved inadequate to supply the demands made upon it by the constantly increasing foreign population, a desire was created on the part of our municipal authorities, to start an Almshouse out of town. That Almshouse was the building they now saw before them. Whatever might be said of the extravagance or indiscretion of our municipal authorities in some things, it was but justice to them to say that they had never been backward in making provision for the afflicted, the disconsolate, and the sick.

The lecturer proceeded to treat of the greatness and utility of medicine as a science. He declared that next to mathematics it was the most certain of all knowledge, and its glory was daily increasing. He denied to Bacon the credit of having founded the inductive system of philosophy, because that had been pointed out 4000 years before by old Hippocrates. He alluded to the great advance that had been made in medical knowledge since his youthful days, but counseled his hearers not on that account to contemn the past, for he regarded even Avicenni and Paracelsus as prodigies, notwithstanding their many errors. In speaking of the superior opportunities afforded by New-York of acquiring a practical familiarity with the duties and responsibilities of the profession, he said that the laws of contagion and the principles of quarantine had been elaborated mainly by members of the medical profession in this City, that they had furnished more monographs and distinct works on the practice of physic than were produced by any other city in the Union, and that in opportunities for studying diseases of the mind and in the practice of Obstetrics in New-York, afforded material which could not be found elsewhere. He deprecated the omission of Noseology from the present course of medical study in the medical schools in New-York, and asserted that as it was nothing but the science of diagnosis, its restoration as a branch of medical education was unavoidable and imperative. After alluding in terms of high commendation to the successful course of treatment of female diseases initiated by Dr. Sims, he expressed the hope that they would live to see the day when a great female hospital would be established for the relief of all those sad afflictions which occur in the parturial state, and concluded by some general remarks, which, when he resumed his seat, were followed by loud and prolonged applause.

Dr. Jas. R. Wood then announced, on behalf of the Faculty, a series of clinical lectures, to be commenced immediately, and continued during the Winter—this being the first systematized series of clinical lectures ever delivered in this country.

He then performed, as the first of the operations by which his own lectures were to be demonstrated, the removal of a cancerous mamma from a woman who had for some time been laboring under that disease.

Medical Lecture by Dr. Valentine Mott.

The winter course of lectures in the Medical Department of the University of New-York, was inaugurated last night at the College in Fourteenth-street, by an address by Valentine Mott, M.D., LL.D. The assemblage was large and markedly attentive. The lecture was a *résumé* of the history of the medical and surgical art from the earliest times to the present. This narrative was not a dry detail of the progress of the science but a biographical history of medicine, which, in details of personal characteristics and clear and admirably presented views of general principles, not only attracted the deepest interest but elicited the warmest applause. After tracing the history of medicine from the Chinese and Druids, through the Arabs, with whom it remained during the middle ages, down to the period when it assumed the position of a science in England, under the reign of that unhappy Prince, Charles I. He entered into a most instructive detail of the labors and personal traits of the principal European and American practitioners who have flourished during the last century and a half. Among the latter, he mentioned in terms of high praise, Dr. John W. Francis, of this City, whom he once had the honor of numbering among his pupils, and who was now spoken of by the newspapers as venerable—though they generally refused that epithet to the lecturer himself. The omission, however, was one of which, perhaps, he had no reason to complain. In speaking of the art among the Egyptians in the middle ages, he stated that if the illustrious Hunter was to be believed, the position of a medical man there was by no means enviable. The people used every effort to inveigle the doctors into difficulties which would lead to their destruction, inasmuch as they believed that in the murder of their physicians they obtained possession of an elixir of health, which would inevitably secure a relief from all physical ills. However unpleasant this may have been to the practitioners of the sterner sex, it would doubtless have been attended with more serious consequences to the lady doctors, had there been any therein existence, on account of their greater tenderness. (Applause.) The accomplished lecturer, in the concluding part of his discourse, dwelt on the essentials of success in the medical man in our own day. Foremost among these requirements he placed a knowledge of Greek and Latin, of anatomy, with relations and botany, as auxiliaries to the duties, (by which he did not mean to limit duties, by which he did mean to include all cases of surgery,) an acquaintance with everything connected in history with a spirit of instruction, that which everything could be put subservient to all the teachings of their profession, and as shall

[illegible]

Dr. Dagnan [illegible] on the memory of the first of the Clinical lectures, by Dr. Hamilton. The audience then separated.

The Erosus Commissioners.—The Erosus Commissioners met yesterday at 1 P. M. The Secretary has been instructed to send a written notice to those licensed who have not yet paid their license fees, that unless they pay up within ten days, legal proceedings will be instituted against them forthwith. The sixty-five delinquents are as follows:

John Reeds, No. 20 Mulberry-street.
Francis Rider, corner Broadway and Fifth-avenue.
Joseph O. Rouren, No. 149 Third-avenue.
John Ryan, No. 59 King-street.
Adolph Rogan, No. 550 Broadway.
John Reitz, No. 317 Third-avenue.
James F. Smith, No. 215 Eighth-avenue.
Henry Smith, No. 370 Fourth-avenue.
Carlos Stokes, No. 1,480 Broadway.
George B. Sherwood, No. 335 Broadway.
Swartz & McCarty, corner Third-avenue and Sixty-second-street.
Peter Schlarb, No. 32 City Hall-place.
Francis Slacom, corner Third-avenue and Eighty-fifth-street.
Alexander Shannon, No. 262 Bowery.
Alexander P. Thorp, No. 750 Broadway.
Henry Van Velsor, No. 162 Duane-street.
Van Valkenburg & Haviland, No. 159 Ninth-avenue.
Peter J. Walkness, No. 216 Wooster-street.
John J. Woran, No. 26 Sixth-avenue.
William Ackerman, No. 286 Bleecker-street.
James Albert, No. 1 Hoboken-street.
Stephen S. Albro, No. 106 Bowery.
William S. Bancroft, No. 42 McDougal-street.
M. L. & A. W. Boutwell, No. 508 Broadway.
James Boyd, No. 125 West Twenty-first-street.
George J. Brown, No. 478 Grand-street.
James Buttren, No. 94 Bowery.
Stephen Buckhalter, No. [illegible] Greenwich-street.
Patrick Carroll, No. 327 Seventh-avenue.
Chester R. Crook, No. 50 Bowery.
Peter Comes, No. 469 Sixth-avenue.
John J. Connelly, No. 253 Mulberry-street.
Joseph Crocheron, No. 9 Sixth street.
Conklin & Moore, No. 152 West-street.
Michael Callighan, No. 322 First-avenue.
Patrick Cary, No. 4 First-street.
James Duffy, No. 28 Whitehall-street.
Thomas Downing, No. 5 Broad-street.
Peter Henry Dodd, McComb's Dam.
Chester Driggs, No. 681 Broadway.
Sylvester Ibell, Manhattanville.
William Earle, No. 376 Sixth-avenue.
Simon Farrar, No. 166 Sixth-avenue.
John Fagan, No. 29 West Twenty-fourth-street.
James Hughes, No. 241 West Thirty-second-street.
Watson & Hardenburgh, No. 124 Warren-street.
John L. Hasbrook, No. 106 Murray-street.
Frederick E. Hungerford, No. 166 Duane-street.
H. B. Jackson, No. 199 West Twenty-seventh-street.
James Keene, No. 472 Pearl-street.
John Keeran, No. 124 Third-avenue.
James Longworth, No. 123 Canal-street.
William H. Langley, No. 59 Dey-street.
David Morgan, No. 396 West-street.
Patrick McGown, corner Ninety-ninth-street and Broadway.
James Moran, No. 132 West Nineteenth-street.
Joseph Murphy, No. 61 South-street.
Michael Maloney, corner Third-avenue and One Hundred and Eleventh-street.
Alexander Mason, No. 462 Hudson-street.
Valentine Moran, Seventy-first-street.
Peter O'Neil, No. 967 Washington-street.
William O'Donnell, No. 232 Third-avenue.
William E. Putnam, No. 87 Hudson-street.
Thomas B. Pope, No. 211 Ninth-avenue.

These men were charged $30 each. The money they should have paid goes to the Almshouse Governors.

The Murder in Tenth-avenue.—Two persons have been arrested on suspicion of being implicated in the murder of Swenson, Saturday night, in Tenth-avenue. The names of the arrested parties are Chas. McNamee and Edward Blaney. They are both boys 18 years of age. The former lives in Twenty-first-street, and once drove an ice-wagon, but for the past two months has been doing nothing. Blaney lives in Twenty-second-street, and has been known as a hard youth for several months, having no visible means of support. Inspector Horton and the officers of the Sixteenth Ward are using every exertion in their power to discover the guilty parties.

Information Wanted.—Any person possessing information concerning the identity of a Mr. Carter, reported among the passengers lost on the *Central America*, will confer a favor by communicating the same to B. Connell, No. 139 Centre-street, New-York.

A couple of Spiritualists are going to California from this City, to speak on Spiritualism.

[Advertisement.]

Brady's Imperial Photographs
Will henceforth be sold at a material reduction in price.
A New Discovery,
Recently applied, diminishes largely their cost, while contributing to the excellence of their execution.
Groups of Families
Taken in a few minutes. These may be made of great size, and include any desired number of persons.
Clubs or Associations
Desiring to interchange portraits, may do so at a trifling cost.
A superb collection of portraits is exhibited, and visitors are invited to call and examine them.
Gallery, No. 359 Broadway.

[Advertisement.]

ARCHIBALD YOUNG AND HOAGLAN
Will sell their large Wholesale Stock of Clothing at Retail for cash.
All kinds of money taken.
No. 314 Broadway,
Over the Mercantile Agency.

[Advertisement.]

City Assembly Rooms—Nos. 442, 444, 446, 448, and 450 Broadway. A Card to Dry Goods Merchants and others.—Down-town dealers wishing to embrace the present opportunity to dispose of their Stocks at Retail are informed that these magnificent rooms may be had for this purpose. The location is the choicest on Broadway; the elegance and magnitude of the establishment renders it for a sales room and exposition of goods by far the most desirable in New-York. Apply immediately to the proprietor, on the premises. Geo. W. Miller.

[Advertisement.]

The Two Great Dramas at Purdy's National Theatre.—To-night, Silas Sexton's new Indian Drama of "Oniska; or, The Indian Mother," and G. L. Aiken's new Drama, from Cooper's *Ledger* story of "Bion the Wanderer," are to be performed at this favorite and prosperous Theatre; the Comedy of "In and Out of Place" concluding—Mr. J. H. Allen, G. L. Fox, F. E. Aiken, Miss Hathaway, Mrs. H. F. Nichols, Miss Julia Daly and all the company appearing.

[Advertisement.]

☞ Holloway's Ointment cannot be too implicitly relied upon as a remedy for complaints of the kidneys and the bladder. It should be thoroughly rubbed in over the region affected. The immediate result will be a cessation of pain, and continued applications will consummate the cure.

[Advertisement.]

☞ Wanted, in every town in the United States and Canada, resident female agents, who are acquainted with the sick in their respective vicinities, to whom profitable employment for their leisure time will be given. Address J. P. F., Box No. 2,705 Post-Office, New-York.

[Advertisement.]

Gas Machines, with New Improvements.—C. R. Woodworth & Co., Maryland Portable Gas Machines, adapted to houses, hotels, &c., manufactured and for sale by
C. R. Woodworth & Co., No. 74 Wall-street.

[Advertisement.]

Everett House, Union-square, New-York.—On and after this date the price of board will be reduced from $2 50 to $2 per day.
Hawley D. Clapp.

[Advertisement.]

Herring's Patent Champion Fire-Proof Safes.—No. 128, 130 and 132 Water-street, and No. [illegible] Broadway, corner Murray-street, New-York.

BUSINESS NOTICES.

[illegible] Machines—Warranted not [illegible] these machines are now for sale at No. 449 Broadway. The only machines really suitable for family use, and [illegible] place them within the reach of all. Persons [illegible] to purchase a Sewing Machine will do well to [illegible] these household favorites before purchasing [illegible] heavy, complicated and consequently costly [illegible] machines. [illegible] Woodworth & Co., No. 449 Broadway.

Prof. Alex. G. Sarg's Incomparable Hair Dye.
Best and Cheapest Article
For Dressing, Beautifying, Cleaning, Curling, Preserving and Restoring the Hair. Ladies, try it. For sale by all Druggists and Perfumers.

The Rallying Point for Ladies who are [illegible] in the adoption of the public prices is [illegible] Skirts at the original and original prices. [illegible] has been reduced in price by from one to [illegible] cents. As such occasions are unusual, all ladies would do well to notice the opportunity.

John Wood's Gymnasium, Nos. 4 and 6 East [illegible] Street, [illegible] to attendance on all [illegible] Tuesday, Thursday and Friday, at 3½ o'clock P. M.

BUSINESS NOTICES.

The Finest
AND MOST FASHIONABLE GOODS
FOR
MEN AND BOYS,
ALFRED MUNROE & CO.,
No. 441 Broadway, between Grand and Canal-sts.,
Invite the attention of strangers visiting New-York to their
VERY LARGE ASSORTMENT OF CLOTHING.
A. M. & CO.
Have on hand, at all times, by continually replenishing from their
MANUFACTURING DEPARTMENT,
one of the
LARGEST AND BEST ASSORTMENTS
in this City.
They manufacture all their
CLOTHING,
which enables them to mark their goods
AS LOW
as any other establishment in the City can sell the same quality; also, to guarantee every garment to be
WELL MADE,
in every respect,
A. M. & CO. is the only firm in the Clothing business that adheres strictly to the
ONE PRICE SYSTEM.
No deviation can in any instance be made from
MARKED PRICES.
BOYS' CLOTHING,
of all kinds, adapted to all ages, from three years upwards.
ALFRED MUNROE & CO.,
No. 441 Broadway,
Between Grand and Canal-sts.
Alfred Munroe,
Wm. D. Arrapp,
M. G. Rathbun.

CLOTHING AT REDUCED PRICES,
FOR CASH.
ALFRED MUNROE & CO.,
No. 441 Broadway, between Canal and Grand sts.,
In consideration of the present financial crisis, have marked down their splendid stock of Man's And Boys' Clothing from 10 to 20 per cent. for cash.

RICH CARPETING—GREAT REDUCTION OF PRICES.—SMITH & LOUNSBERY, No. 456 Broadway, near Grand-st., are now offering their large stock of VELVET, TAPESTRY, BRUSSELS, THREE-PLY and INGRAIN CARPETING, of this FALL'S IMPORTATION, at a great reduction from recent rates.

S. C. HERRING & CO.'S PATENT CHAMPION SAFES.—The subscribers, grateful for past favors, and finding that a discriminating public was appreciating their patronage to that extent that more warerooms were necessary to exhibit all their stock, have enlarged their depôt, by opening an extensive ware and sales room on Broadway, at No. 251, corner of Murray-st., opposite the City Hall. This enlargement of warehouse room, with the recent extensive enlargement of their factory, will enable the subscribers to keep on hand at all times a larger stock of fire and burglar proof safes than any other establishment in the world. Particular attention will be had to constructing safes for private families to match with other furniture, for the security of plate and jewelry (and housekeepers are invited to call and examine for themselves.) Also, will keep on hand and make to order, all kinds of money chests, vault doors and bank vaults, Hall's patent powder-proof locks for banks or store doors, Jones' patent permutation bank lock, and Orygler's patent letter lock, without key.
S. C. HERRING & CO.,
Nos. 128, 137 and 139 Water-st., and
No. 251 Broadway, cor. Murray-st., New-York.

Wauwatosa, Wis., Aug. 24, 1857.
Mr. Lansing Bonnell, Milwaukie,
Agent for Herring & Co.'s Patent Safes.
Dear Sir: The Herring Champion Safe that I purchased of you, was in my store at the time it was burned last March. The heat was so great that it melted the brass plates and knob on the front of the safe. The door was warped so badly from the heat, that I was obliged to cut it open. But I am happy to say to you, the contents of the safe were preserved to my *perfect satisfaction*.
T. C. SNOW.

MARRIED.

Moor—Pack.—In this City, on Thursday, Oct. 15, by Rev. Wm. Barnard, Mr. Thomas Moor to Fanny R., daughter of Matthew Pack, Esq., of Jefferson Valley, N.Y.

Blaney—Sexton.—In this City, on Thursday, Oct. 15, at the Trinity M. E. Church, by Rev. M. D. C. Crawford, Mr. Joseph J. Barnum to Miss Theresa A. Sexton, all of this City.

☞ Norwalk and Danbury papers please copy.

Sturgis—Price.—In Brooklyn, on Friday, Oct. 16, at No. 146 High-st., by Rev. Wm. Furness, Mr. Chas. Sturgis to Miss Mary Louisa Price, widow of the late E. E. Price, M. D., all of Brooklyn.

Graves—La Tourette.—In Jersey City, on Tuesday, Oct. 6, in the First Presbyterian Church, by Rev. Charles E. Imbrie, Lindley M. Graves, of New-York City, to Ellen, daughter of J. J. La Tourette, of the former place.

Burnham—Wade.—In Newark, N. J., on Wednesday, Oct. 14, by Rev. Wm. Fitcher, Cornelius V. D. Burnham, of this City, to Judith T., daughter of Andrew A. Tom Wade, of the former place.

Wells—Walden.—At Detroit, Mich., on Wednesday, Oct. 14, in St. Paul's Church, by Right Rev. Bishop McCoskry, William F. Wells to Mary, youngest daughter of the late Hon. Henry M. Campbell, all of Detroit.

DIED.

Wallace.—In this City, on Sunday, Oct. 18, of consumption, Mrs. Julia A. Wallace, in the 23d year of her age, the wife of Mr. John Wallace, and daughter of Mr. D. D. Jennings, of Catskill.

The relatives and friends of the family are respectfully invited to attend the funeral, from the residence of her mother, No. 20 Morton-st., this day, (Tuesday,) at 12 o'clock.

Hirst.—In this City, on Sunday morning, Oct. 18, of dropsy, Mrs. Margaret Hirst, aged 67 years and 2 days.

The relatives and friends of the family are respectfully invited to attend the funeral, this day, (Tuesday,) at 1 o'clock P. M., from the residence of her son, Benjamin Hirst, No. 10 Charlton-st., without further invitation.

Ackerman.—In this City, on Sunday, Oct. 18, of paralysis, Mrs. Harriet Ackerman, aged 66 years.

The funeral will take place this day, (Tuesday,) at 1 o'clock P. M., from the residence of her son, Harvey B. Ackerman, corner of Essex and Hester sts. The friends and relatives are respectfully invited to attend the funeral, without further invitation.

Hall.—In this City, on Monday, Oct. 19, Herbert Hall, Esq., aged 43 years.

The relatives and friends of the family are invited to attend the funeral, at Calvary Baptist Church, 23d-st., between 6th and 7th ave., on Wednesday, at 9½ o'clock.

☞ Poughkeepsie papers please copy.

Ireland.—In this City, on Sabbath, Oct. 18, John, youngest child of John and Mary Ireland, aged 1 year, 7 months and 9 days.

Plunkett.—On Monday morning, Robert Washington, infant son of James Plunkett, artist, aged 2 years and 1 month.

Crane.—In Brooklyn, on Monday, Oct. 19, William Halsted, infant son of Wm. H. and Catharine R. Crane, aged 2 years 2 months and 12 days.

The relatives and friends of the family, and of his grandfather, John Rankin, Esq., are respectfully invited to attend his funeral, from the residence of his father, in Prescident-st., first house east of Court-st., South Brooklyn, this (Tuesday) afternoon, at 3 o'clock, without further invitation.

Onderdonk.—At Manhasset, L. I., on Sunday, Oct. 18, Mrs. Elizabeth S., wife of Judge H. G. Onderdonk.

Ellsworth.—In Newark, N. J., on Sunday, Oct. 18, Miss Hester Ellsworth, in the 74th year of her age, eldest daughter of the late Jno. Ellsworth, formerly of this City.

The relatives and friends of the family are invited to attend her funeral, from the house of her brother-in-law, Woodward Dennis, No. 548 High-st., Newark, N. J., this (Tuesday) afternoon, at 3 o'clock.

Bayley.—In Yonkers, on Sunday morning, Oct. 18, William Bayley, oldest son of the late Jos. Bayley, M. D.

The friends and relatives of the family are invited to attend his funeral, at Grace Church, New-York, at 2 o'clock P. M. precisely, on Tuesday, the 20th inst., without further notice.

Walden.—At Greenwich, Conn., on Saturday, Oct. 17, of typhoid fever, while on a visit to her brother, Rev. J. Treedwell Walden, Beula Willett, youngest daughter of the late Jacob T. Walden, of this City, in the 26th year of her age.

The relatives and friends of the family are invited to attend the funeral, on Tuesday, 20th inst., at 3½ o'clock P. M., from the Church of the Holy Communion. Her remains will be interred in the family vault at Trinity Church.

Titus.—At Greenwich, Conn., on Sunday, Oct. 18, Mary N. Titus, aged 45 years.

Her funeral will take place at Christ Church, Greenwich, this (Tuesday) afternoon, at 3 o'clock.

Brown.—Suddenly, on Thursday, Oct. 15, having been killed in that fearful accident on the Central Railroad, Catharine, *second daughter of Peter Brown, Esq., of Toronto, C. W.*, and formerly of Edinburg, Scotland. A loving and dutiful daughter, a dearly beloved sister and faithful friend, and, and above all, an exemplary and consistent Christian, she was well prepared for her sudden call. *Faith triumphs. She is not lost, but gone before.*

Casserly.—In San Francisco, Cal., on Sunday, Sept. 6, Eugene Francis, only child of Eugene and Teresa Casserly, aged 13 months and 13 days.

Sibell.—On Sunday, Oct. 11, at sea, on board the bark Corsica, during her passage from Havana to this port, Julius L. Sibell, aged 19 years, son of the late John A. Sibell, of this City.

BAJOUS' GENTS KID GLOVES
88 cents.
TUBULAR TIES, BEST QUALITY,
twice around,
$1.
A. & G. A. ARNOUX,
Under St. Nicholas Hotel.

BEFORE PURCHASING,
The public are respectfully requested to examine our large and truly magnificent stock of
SILVER-PLATED WARE, CHANDELIERS,
FRENCH CHINA, GLASS WARE,
BRONZES, CLOCKS, VASES,
FANCY WARE, CUTLERY, &c., &c., &c.,
which we are determined to sell
AT PRICES TO SUIT THE TIMES,
and as low as they can be bought anywhere in the United States.
R. V. HAUGHWOUT & CO.,
Corner Broadway and Broome-st. New-York.

FREELAND'S
IMPROVED BILLIARD TABLES,
Patented Feb. 18, 1856. Salesroom, No. 106 and 108 Broadway, Manufactory, No. 10 Ann-st., New-York.

No. 51 Bowery,
Offer the finest and most extensive assortment of
CURTAIN MATERIALS,
UPHOLSTERY GOODS,
LINENS,
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FLANNELS, &c. &c.
At Retail,
FOR CASH EXCLUSIVELY,
AT PRICES MUCH BELOW THE COST OF IMPORTATION.

A CARD.
In consequence of the late heavy failures in the gentlemen's Furnishing Goods line, and the great sacrifices made at the auction sales of these goods, we have determined to offer our complete and unequaled stock of the above goods at less prices than their original cost.
Our stock has been selected with great care, for the reputation of our house demands that only the finest and best goods made should be offered for sale by us.
The reduction in price is real, and offers an opportunity seldom met with to obtain the finest goods at less prices than the ordinary ones sell at under more favorable circumstances. We offer
BAJOU'S GENTLEMEN'S KID GLOVES,
For 88 cents.
CARTWRIGHT AND WARNER'S MERINO UNDER-CLOTHES,
For $1 25 for Shirts, and $1 50 for Drawers.
DRESSING ROBES,
Costing $22 to $25, for $14 to $18.
MORNING JACKETS
For $6; cost $7 50 to $8.
HALF-HOSE,
Best British make, costing $2 50 to $3 25, for $2 to $2 50 a dozen.
ENGLISH SILK MACINTOSHES,
costing $15 to import, for $10.
SUPERFINE THREAD GLOVES,
from 25 cents upwards.
ELEGANT NEW STYLE VELVET TIES,
selling at $2 25 now, for $1 50.
FRENCH FANCY SHIRTS,
cost $3 50 to import, for $2.
A long line of ties, cravats, stocks; linen and cambric handkerchiefs; bordered do.; riding gloves, gauntlets, and fur-lined do.; and a large assortment, in which ladies can find cravats suitable for boys for 25 cents each.
One price, and for cash only.
A. & G. A. ARNOUX,
Broadway, under St. Nicholas Hotel.

$200,000
WORTH OF
FALL AND WINTER
CLOTHING
IS NOW OFFERED,
AT A REDUCTION OF
15 PER CENT.
FROM OUR USUAL RETAIL PRICES,
WHICH IS MARKED ON EVERY ARTICLE
IN PLAIN FIGURES.
SMITH BROTHERS,
ONE PRICE
CLOTHING WAREHOUSE,
NOS. 128, 130, AND 140 FULTON-ST.
NEW-YORK.

THE BEST NUMBER YET!
At 9 o'clock THIS MORNING, and for sale by all dealers,
MRS. STEPHENS'
ILLUSTRATED NEW MONTHLY
FOR NOVEMBER.
This is the most brilliant number ever issued of this popular Magazine.
Office of Publication, No. 123 Nassau-st.

NEW-YORK MEDICAL COLLEGE.—EAST THIRTEENTH STREET, NEAR FOURTH AVENUE.—The Introductory Lecture to the Fall and Winter course of instruction, will be delivered on THIS (Tuesday) EVENING, Oct. 20, at 7½ o'clock, in the College, by Professor J. M. Carnochan, M. D. Subject: "The Study of Science." Members of the medical profession, students of medicine and the public generally are invited to be present.
R. OGDEN DOREMUS, M. D.,
Dean of the Faculty.

TREES AND PLANTS.
The season for planting trees has arrived. PARSONS & Co., Flushing, L. I., offer to purchasers a large stock of Ornamental and Fruit Trees, Roses, Greenhouse Plants, &c. Catalogues by mail, at No. 79 Wall-st., New-York.

NO RETAILING.
DOMESTIC
DRY GOODS
AT LESS THAN
AUCTION PRICES,
FOR CASH.
CLAFLIN, MELLEN & CO.,
NO. 111 BROADWAY,
NOW OFFER THE
LARGEST STOCK
OF DOMESTIC AND FOREIGN DRY GOODS
EVER EXHIBITED
IN THE
UNITED STATES,
COMPRISING EVERY WELL-KNOWN MAKE OF
PRINTS,
BLEACHED AND BROWN GOODS,
FLANNELS,
DE LAINES,
&c., &c.,
BY THE PIECE OR PACKAGE.

WHOLESALE STOCK OF CLOTHING AT RETAIL.
THE LARGE AND CHOICE WHOLESALE STOCK OF MEN'S AND BOY'S CLOTHING,
Now selling at
RETAIL,
At No. 42 Dey and No. 200 Fulton-st., New-York.
At an immense reduction,
FOR CASH!!!

NEW-YORK MEDICAL COLLEGE
East 13th-st., near 4th-av. The Introductory Lecture to the Fall and Winter Course of Instruction will be delivered at the College
ON TUESDAY EVENING, OCT. 20, AT 7½ O'CLOCK,
BY PROFESSOR J. M. CARNOCHAN, M. D.,
ON THE "STUDY OF SCIENCE."
Members of the medical profession, students of medicine and the public generally, are invited to be present.
The Regular Medical Lectures will commence on WEDNESDAY, at 9 A. M., by the Faculty—Horace Green, M. D., LL. D., *President of the Faculty, and Emeritus* Professor of Theory and Practice of Medicine, and Professor of Diseases of the Respiratory Organs; Edwin Hamilton Davis, M. D., Professor of Materia Medica and Therapeutics; B. Fordyce Barker, M. D., Professor of Obstetrics and the Diseases of women and children; R. Ogden Doremus, M. D., Professor of Chemistry and Medical Jurisprudence; J. M. Carnochan, M. D., Professor of the Principles and Operations of Surgery, with Surgical Pathology; Edmund R. Peaslee, M. D., Professor of Physiology and General Pathology; Henry G. Cox, M. D., Professor of Theory and Practice of Medicine, and of Clinical Medicine; Timothy Childs, M. D., Professor of General, Descriptive and Microscopic Anatomy.
R. OGDEN DOREMUS, M. D., Dean of the Faculty.

College of Pharmacy of the City of New-York.—The regular Course of Lectures in this institution will commence on WEDNESDAY, 21st inst., at 4 o'clock P. M., and will be delivered in the Chemical Hall of the New-York Medical College, in 13th-st., east of 4th-av. Lectures on Chemistry by Prof. R. O. Doremus, M. D. Lectures on Materia Medica and Pharmacy by Prof. George Truman.
Tickets for the course can be procured of JAS. T. MAXWELL, No. 66 William-st., EUGENE DUPREY, corner of Broadway and Houston-st., and of THOMAS T. GREEN, corner of Broadway and 14th-st. Members of the College can procure their (free) tickets by applying as above.

NEW-YORK MEDICAL COLLEGE—EAST 13th-st., near 4th-av.
The Introductory Lecture to the Fall and Winter course of Medical Instruction will be delivered on TUESDAY EVENING, Oct. 20, at 7½ o'clock, in the middle lecture room of the College, by Professor J. M. Carnochan, M. D., on "The Study of Science." Members of the Medical Profession, students of medicine and the public generally are invited to be present.
R. OGDEN DOREMUS, M. D.,
Dean of the Faculty.

DR. L. H. BONE, THE ROOT DOCTOR.—Son and successor to old Dr. Christian Bone, cures diseases of the heart, lungs, bronchial affections, spitting *blood, night sweats, dyspepsia, fits, female, nervous*, constitutional and chronic complaints, sore eruptions, and all humors. Office No. 284 Grand, near Eldridge. Hours 9 to 8, Sundays 9 to 12.

GOOD COAL ONLY $5 PER TON.—RED Ash Coal, and Lorens Mountain Coal, Furnace, Egg and Stove sizes, in fine order, at the above low price. TRUELOW BROTHERS, No. 14 Wall, No. 366 East 144th and No. 226 Cherry sts., New-York; also foot of South 7th and South 10th sts., Williamsburg.

POST-OFFICE NOTICE.—THE MAILS FOR California, per U. S. steamer NORTHERN LIGHT, will close at this office on TUESDAY, the 20th day of October, at 1 o'clock, P. M.
ISAAC V. FOWLER, Postmaster.

Movements of Ocean Steamers.

FOR EUROPE.

Name.	Leave	For	Date.
Niagara	Boston	Liverpool	Oct. 21
Atlantic	New-York	Liverpool	Oct. 24
Vanderbilt	New-York	Southampton	Oct. 24
Asia	New-York	Liverpool	Oct. 28
Kangaroo	New-York	Liverpool	Oct. 29
North Star	New-York	Bremen	Oct. 31

FROM EUROPE.

Name.	Leave	For	Date.
Bremen	Hamburg	New-York	Oct. 1
Edinburgh	Glasgow	New-York	Oct. 3
North American	Liverpool	Quebec	Oct. 3
North Star	Southampton	New-York	Oct. 7
Kangaroo	Liverpool	New-York	Oct. 8
Europa	Liverpool	Boston	Oct. 10
Baltic	Liverpool	New-York	Oct. 14
Persia	Liverpool	New-York	Oct. 17
Arago	Southampton	New-York	Oct. 21
Northern Light	New-York	Aspinwall	Oct. 20
Black Warrior	New-York	Havana	Oct. 21

Passengers Arrived.

On steamship Empress, from Glasgow—Daniel Brown, lady and infant; J. P. Scolfield, Miss Mary Scolfield, Francis Duncan, Miss Angelia Duncan, David Goodie

MARINE INTELLIGENCE.

NEW-YORK...MONDAY, Oct. 19.

Cleared.

Ships Old England, Potter, New-Orleans, [illegible] & Co.; England, (Br.,) Bunker, Montevideo, [illegible] Harris.

Barks E. Sherwood, Hall, Mobile, Simpson, Gaston & Co.; J. M. Hicks, Grossman, Mobile, Funk, Grossman & Co.; Harvest, Osborn, Savannah, Sumner, Grossman & Co.; H. Taylor, Tabor, Cette, J. S. Sandy; [illegible] Bay, Savannah, Scranton & Talbot; Orpheus, Hallock, Smith & Dayton; Sachem (Norw.) Bergesen, Stanton & Sager.

Schooners Oregon, Spencer, Portland, [illegible] Taylor, Taylor, Philadelphia, Jas. Hand & Co.; Ivy, Hughes, Charleston, McCready, Bell & Co.; Ohio, Leland, Cohasset, [illegible]; Rice, Osborn, Norfolk, Spencer, Gardner & Co.; Lincoln, Alexander, Boston, Crocker & Co.; Baltimore, Mallice, Lynn & Quincy; [illegible] Alexandria, Merrill & Abbott.

Sloop Potter, Fowler, Providence, J. S. Rogers; Mary Marion, Clayton, Baltimore, [illegible]

Arrived.

Steamship Edinburg, (Br.,) Cameron, Glasgow 12th inst., with mdse. and passengers to J. Thomson & Co. Had a continual succession of westerly gales for the whole of the voyage, with some very heavy weather on the 10, lat. 39 24, passed a large steamer, bound E., lat. 40 46, lon. 68 46, supposed to be the Europa; also, on the 11th, lat. 40 40, lon. 68 46, passed a large propeller, bound E., same day, at 2 P. M., lat. 40 [illegible], lon. 69 [illegible], a large ship, bound for New-York, bound for Glasgow. Passed a brig [illegible] lying close to wind; supposed to be a coasting vessel.

Steamship Nashville, Murray, Charleston, with mdse. and passengers to Spofford, Tileston & Co. Made the run in 44½ hours running time—the quickest ever made. Steamer Alabama, [illegible] Savannah, with mdse. and passengers to G. L. Mitchell, Son & Co. P. M., exchanged signals with a schooner, apparently from Marion, bound S.

Bark William, (of Fall River,) Bunker, Cuba, Sept. 13, with sugar, molasses, &c., to master. Sept. 28, lat. 31 30, lon. 79 30, experienced a gale from N. E.; lost 10 do. of deck load of lumber; M. E. winds.

Bark Theodore Curtis, (of Freeport,) Gilman, Sagua, Grande 1st inst., with sugar to master.

Bark Clarissa Upton, Merritew, Sept. 20, with sugar, Yznaga del Valle & Co.

Bark Signet, (Br.,) Lewis, Auckland, [illegible] July 3, with gum, bark, &c., to order. Is bound to Portland, Me., put in here to repair.

Bark P. E. Curtis, (of Portland,) Bailey, Cuba, Sept. 26, with molasses to master. Left on Am. bark Norfolk, where she put in in distress, with loss of rudder, for rep

[illegible]

[illegible]

[illegible]

CITY BANK STATEMENTS.

Published in the New-York Times, by direction of the Bank Commissioner of the Banking Department.

STATEMENT OF THE AMERICAN EXCHANGE BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$2,302,780 42
Average amount of Specie	124,722 72
Average amount of Circulation	2,412,028 00
Average amount of Deposits	1,021,201 42

City and County of New-York, ss.—I, R. S. OAKLEY, Cashier of the AMERICAN EXCHANGE BANK, being duly sworn, deposes and say, that the above statement is true, to the best of my knowledge and belief.

R. S. OAKLEY, Cashier.

Sworn before me, this 19th day of October, 1857. JAMES BULL, Deputy Commissioner of Deeds.

STATEMENT OF THE ATLANTIC BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$487,980 00
Average amount of Specie	24,000 00
Average amount of Circulation	24,000 00
Average amount of Deposits	126,437 00

City and County of New-York, ss.—I, GEORGE D. ARCHER, Cashier of the ATLANTIC BANK, of the City of New-York, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

GEO. D. ARCHER, Cashier.

Sworn before me, this 19th day of October, 1857. EDWIN F. CORBY, Commissioner of Deeds.

STATEMENT OF THE BANK OF AMERICA—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$4,023,476 00
Average amount of Specie	600,120 00
Average amount of Circulation	122,667 00
Average amount of Deposits	3,574,301 27

City and County of New-York, ss.—I, WM. J. JENKINS, Cashier of the BANK OF AMERICA, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

WM. J. JENKINS, Asst. Cashier.

Affirmed before me, this 19th day of October, 1857. JAMES BULL, Commissioner of Deeds.

STATEMENT OF THE BANK OF COMMERCE IN NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$11,026,324 54
Average amount of Specie	600,677 20
Average amount of Circulation	2,096 00
Average amount of Deposits	5,042,426 64

City and County of New-York, ss.—I, HENRY F. VAIL, Cashier of the BANK OF COMMERCE IN NEW-YORK, being duly sworn, deposes and says that the above statement is correct, to the best of my knowledge and belief.

H. F. VAIL, Cashier.

Sworn before me, this 19th day of October, 1857. JAMES BULL, Commissioner of Deeds.

STATEMENT OF THE BANK OF THE COMMONWEALTH—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$640,880 25
Average amount of Specie	20,405 00
Average amount of Circulation	83,000 00
Average amount of Deposits	546,493 77

City and County of New-York, ss.—I, GEORGE ELLIS, Cashier of the BANK OF THE COMMONWEALTH, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

GEORGE ELLIS, Cashier.

Sworn before me, this 19th day of October, 1857. JAMES BULL, Commissioner of Deeds.

STATEMENT OF THE BANK OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$3,009,280 78
Average amount of Specie	154,280 47
Average amount of Circulation	336,318 00
Average amount of Deposits	1,727,612 97

City and County of New-York, ss.—I, WM. B. MEEKER, Cashier of the BANK OF NEW-YORK, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

WM. B. MEEKER, Cashier.

Sworn before me, this 19th day of October, 1857. THOMAS STEWARD, Commissioner of Deeds.

STATEMENT OF THE BANK OF NORTH AMERICA—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,374,158 57
Average amount of Specie	50,317 56
Average amount of Circulation	27,201 00
Average amount of Deposits	715,078 00

City and County of New-York, ss.—I, ISAAC SEYMOUR, Cashier of the BANK OF NORTH AMERICA, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

I. SEYMOUR, Cashier.

Sworn before me, this 19th day of October, 1857. JAS. BULL, Commissioner of Deeds.

STATEMENT OF THE BANK OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$2,480,784 67
Average amount of Specie	124,280 00
Average amount of Circulation	104,943 00
Average amount of Deposits	2,207,494 00

City and County of New-York, ss.—I, J. W. SCOTTEN, President of the BANK OF THE REPUBLIC, being duly sworn, deposes and say that the above statement is correct, to the best of my knowledge and belief.

J. W. SCOTTEN, President.

Affirmed before me, this 19th day of October, 1857. E. FRANCIS COREY, Jr., Commissioner of Deeds.

STATEMENT OF THE BANK OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$3,528,074 48
Average amount of Specie	108,000 29
Average amount of Circulation	101,400 00
Average amount of Deposits	629,661 00
	1,676,530 29

City and County of New-York, ss.—I, GEORGE W. DYER, Cashier of the BANK OF THE STATE OF NEW-YORK, being duly sworn, deposes and says, that the above statement is correct, to the best of my knowledge and belief.

G. W. DYER, Cashier.

Sworn before me, this 19th day of October, 1857. A. G. CLARK, Notary Public.

STATEMENT OF THE BROADWAY BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,419,053 40
Average amount of Specie	58,946 42
Average amount of Circulation	227,756 00
Average amount of Deposits	776,224 37

City and County of New-York, ss.—I, JOHN L. EVERITT, Cashier of the BROADWAY BANK, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

JOHN L. EVERITT, Cashier.

Sworn before me, this 19th day of October, 1857. JAMES BULL, Commissioner of Deeds.

STATEMENT OF THE BUTCHERS' AND DROVERS' BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$221,172 83
Average amount of Specie	12,304 36
Average amount of Circulation	122,848 00
Average amount of Deposits	122,406 77

City and County of New-York, ss.—I, J. H. ELDRIDGE, Cashier of the BULL'S HEAD BANK, being duly sworn, deposes and say that the above statement is correct, to the best of my knowledge and belief.

J. H. ELDRIDGE, Cashier.

Sworn before me, this 19th day of October, 1857. E. EDWARDS, Notary Public.

STATEMENT OF THE BUTCHERS' AND DROVERS' BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,452,979 54
Average amount of Specie	24,057 56
Average amount of Circulation	122,643 00
Average amount of Deposits	707,471 13

City and County of New-York, ss.—I, BENJAMIN LEWIS, Jr., Cashier of the BUTCHERS' AND DROVERS' BANK, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

B. LEWIS, Jr., Cashier.

Sworn before me, this 19th day of October, 1857. G. O. ZAYLOR, Commissioner of Deeds.

STATEMENT OF THE CHATHAM BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$443,312 95
Average amount of Specie	7,213 10
Average amount of Circulation	114,133 00
Average amount of Deposits	111,638 41

City and County of New-York, ss.—I, O. H. SCHREINER, Cashier of the CHATHAM BANK, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

O. H. SCHREINER, President.

Sworn before me, this 19th day of October, 1857. CALEB SWAN, Commissioner of Deeds.

STATEMENT OF THE CHEMICAL BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,126,465 00
Average amount of Specie	416,808 00
Average amount of Circulation	250,708 00
Average amount of Deposits	938,055 00

City and County of New-York, ss.—I, O. G. WILLIAMS, President of the CHEMICAL BANK, being duly sworn, deposes and say that the above statement is correct, to the best of my knowledge and belief.

O. G. WILLIAMS, Cashier.

Sworn before me, this 19th day of October, 1857. WM. HENRY GRIFFITH, Commissioner of Deeds.

STATEMENT OF THE CITIZENS' BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$933,674 29
Average amount of Specie	22,128 00
Average amount of Circulation	126,747 00
Average amount of Deposits	398,797 00

City and County of New-York, ss.—I, R. E. COMSTOCK, Cashier of the CITIZENS' Bank, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

R. E. COMSTOCK, Cashier.

Sworn before me, this 19th day of October, 1857. A. H. ANDREWS, Commissioner of Deeds.

STATEMENT OF THE CITY BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,601,622 12
Average amount of Specie	463,126 18
Average amount of Circulation	17,218 25
Average amount of Deposits	1,207,411 00

City and County of New-York, ss.—I, ROBT. SWENO, Cashier of the CITY BANK, being duly sworn, deposes and say, that the above statement is correct, to the best of my knowledge and belief.

ROBT. SWENO, Cashier.

Sworn before me, this 19th day of October, 1857. W. C. WINANS, Commissioner of Deeds.

STATEMENT OF THE CONTINENTAL BANK, OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$2,000,987 15
Average amount of Specie	135,040 00
Average amount of Circulation	152,916 00
Average amount of Deposits	950,368 03

City and County of New-York, ss.—I, WILLIAM J. LANE, Cashier of the FULTON BANK in the City of New-York, being duly sworn, depose and say, that the above statement is correct, according to the best of my knowledge and belief.

W. J. LANE, Cashier.

Sworn before me, this 19th day of October, 1857. EDWIN F. CORBY, Commissioner of Deeds.

STATEMENT OF THE GREENWICH BANK OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$428,101 00
Average amount of Specie	20,000 27
Average amount of Circulation	117,791 00
Average amount of Deposits	428,323 00

City and County of New-York, ss.—I, WILLIAM HAWES, Cashier of the GREENWICH BANK, of the City of New-York, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

WILLIAM HAWES, Cashier.

Sworn before me, this 19th day of October, 1857. JAS. HARRISON, Commissioner of Deeds.

STATEMENT OF THE GROCERS' BANK, OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$542,067 48
Average amount of Specie	11,104 00
Average amount of Circulation	92,936 00
Average amount of Deposits	253,578 83

City and County of New-York, ss.—I, GEO. A. CLARK, Assistant-Cashier of the GROCERS' BANK, in the City of New-York, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

GEO. A. CLARK, Assistant-Cashier.

Sworn before me, this 19th day of October, 1857. S. JESSURUN, Commissioner of Deeds.

STATEMENT OF THE HANOVER BANK, NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,036,159 30
Average amount of Specie	61,496 53
Average amount of Circulation	9,350 00
Average amount of Deposits	306,827 16
Clearing Certificates, actually on hand	31,000 00

City and County of New-York, ss.—I, THOS. L. TAYLOR, Cashier of the HANOVER BANK, New-York, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

THOMAS L. TAYLOR, Cashier.

Sworn before me, this 19th day of October, 1857. W. C. MUNROE, Commissioner of Deeds.

STATEMENT OF THE IMPORTERS' AND TRADERS' BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,658,942 27
Average amount of Specie	134,018 55
Average amount of Circulation	182,221 00
Average amount of Deposits	480,026 29

City and County of New-York, ss.—I, JAMES BULL, Cashier of the IMPORTERS' AND TRADERS' BANK, being duly sworn, depose and say that the above statement is correct, to the best of my knowledge and belief.

JAMES BULL, Cashier.

Sworn before me, this 19th day of October, 1857. THOS. L. TROWBRIDGE, Commissioner of Deeds.

STATEMENT OF THE IRVING BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amounts of Loans and Discounts	$618,437 62
Average amount of Specie	22,080 71
Average amount of Circulation	104,895 00
Average amount of Deposits	284,706 23

City and County of New-York, ss.—I, DANIEL V. H. BERTHOLF, Cashier of the IRVING BANK, being duly sworn, depose and say that the above statement is correct.

DANIEL V. H. BERTHOLF, Cashier.

Sworn before me, this 19th day of October, 1857. JOHN HEGEMAN, Commissioner of Deeds.

STATEMENT OF THE LEATHER MANUFACTURERS' BANK OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,707,422 03
Average amount of Specie	101,800 33
Average amount of Circulation	281,000 00
Average amount of Deposits	854,216 54

City and County of New-York, ss.—I, THOMAS R. ACLY, Cashier of the LEATHER MANUFACTURERS' BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

T. R. ACLY, Cashier.

Sworn before me, this 19th day of October, 1857. JIREH BULL, Commissioner of Deeds.

STATEMENT OF THE MANHATTAN COMPANY, OF THE CITY OF NEW-YORK—Of the average daily balance of the following accounts, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$4,393,645 77
Average amount of Specie	251,262 75
Average amount of Circulation	352,712 83
Average amount of Deposits	2,728,127 89

City and County of New-York, ss.—I, JAMES M. MORRISON, Cashier of the MANHATTAN COMPANY, OF THE CITY OF NEW-YORK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

J. M. MORRISON, Cashier.

Sworn before me, this 19th day of October, 1857. EDWIN F. COREY, Commissioner of Deeds.

STATEMENT OF THE MARINE BANK, NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$724,240 62
Average amount of Specie	17,000 00
Average amount of Circulation	20,227 00
Average amount of Deposits	233,237 54

City and County of New-York, ss.—I, THOS. WILLIAMS, Jr., President of the MARINE BANK, NEW-YORK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

THOS. WILLIAMS, Jr., President.

Sworn before me, this 19th day of October 1857. E. FRANCIS COREY, Jr., Commissioner of Deeds.

STATEMENT OF THE MARKET BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,388,207 80
Average amount of Specie	50,148 94
Average amount of Circulation	169,532 00
Average amount of Deposits	606,543 24

City and County of New-York, ss.—I, REUB. H. HAYDOCK, Cashier of the MARKET BANK, being duly affirmed, depose and say, that the above statement is correct, to the best of my knowledge and belief.

R. H. HAYDOCK, Cashier.

Affirmed before me, this 19th day of October, 1857. EDWIN F. COREY, Commissioner of Deeds.

STATEMENT OF THE MECHANICS' BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$3,650,096 16
Average amount of Specie	171,358 33
Average amount of Circulation, including notes of the late Mechanics' Bank	363,726 00
Average amount of Deposits	2,217,106 41

City and County of New-York, ss.—I, GIDEON DE ANGELIS, Cashier of the MECHANICS' BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

G. DE ANGELIS, Cashier.

Sworn before me, this 19th day of October, 1857. JIREH BULL, Commissioner of Deeds.

STATEMENT OF THE MECHANICS' AND TRADERS' BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$647,701 48
Average amount of Specie	62,050 48
Average amount of Circulation	136,565 00
Average amount of Deposits	323,130 74

City and County of New-York, ss.—I, GEO. W. YOULE, Cashier of the MECHANICS' AND TRADERS' BANK, being duly sworn, depose and say that the above statement is correct, to the best of my knowledge and belief.

GEO. W. YOULE, Cashier.

Sworn before me this 19th day of October, 1857. JOHN M. DEVOY, Commissioner of Deeds.

STATEMENT OF THE MERCANTILE BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,567,329 35
Average amount of Specie	144,000 00
Average amount of Circulation	28,824 00
Average amount of Deposits	862,261 22

City and County of New-York, ss.—I, R. J. BLAKE, Cashier of the MERCANTILE BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

R. J. BLAKE, Cash'r.

Sworn before me, this 19th day of October, 1857. C. S. WESTON, Commissioner of Deeds.

STATEMENT OF THE MERCHANTS' BANK OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$3,000,883 00
Average amount of Specie	240,890 20
Average amount of assumed Circulation of the late Merchants' Bank	84,661 00
Average amount of Deposits	3,597,516 00

City and County of New-York, ss.—I, AUGUSTUS E. SILLIMAN, Cashier of the MERCHANTS' BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

A. E. SILLIMAN, Cashier.

Sworn before me, this 19th day of October, 1857. JIREH BULL, Commissioner of Deeds.

STATEMENT OF THE MERCHANTS' EXCHANGE BANK, IN THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,227,842 15
Average amount of Specie	30,228 46
Average amount of Circulation, including that of the late Bank	121,244 00
Average amount of Deposits	848,008 02

City and County of New-York, ss.—I, E. H. ARTHUR, Cashier of the MERCHANTS' EXCHANGE BANK in the City of New-York, being duly sworn, deposes and says that the above statement is correct, to the best of my knowledge and belief.

E. H. ARTHUR, Cashier.

Sworn before me, this 19th day of October, 1857. JIREH BULL, Commissioner of Deeds.

STATEMENT OF THE METROPOLITAN BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$4,703,942 10
Average amount of Specie	202,252 00
Average amount of Circulation	182,249 00
Average amount of Deposits	2,325,048 12

City and County of New-York, ss.—I, Updike L. Shute, Cashier of the METROPOLITAN BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

GEO. L. SHUTE, Cashier.

Sworn before me, this 19th day of October, 1857. JIREH BULL, Commissioner of Deeds.

STATEMENT OF THE NASSAU BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,132,839 00
Average amount of Specie, (Currency Certificates not included)	54,776 00
Average amount of Circulation	104,810 00
Average amount of Deposits	830,292 00

City and County of New-York, ss.—I, R. A. TOOKER, Cashier of the NASSAU BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

R. A. TOOKER, Cashier.

Sworn before me, this 19th day of October, 1857. J. VAN NAMEE, Commissioner of Deeds.

STATEMENT OF THE NATIONAL BANK OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,918,600 20
Average amount of Specie	479,297 00
Average amount of Circulation, of the late National Bank	182,970 00
Average amount of Deposits	996,822 26

City and County of New-York, ss.—I, B. T. HOGGLAND, Cashier of the NATIONAL BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

B. T. HOOGLAND, Cashier.

Sworn before me, this 19th day of October, 1857. EDWIN F. COREY, Commissioner of Deeds.

STATEMENT OF THE NEW-YORK COUNTY BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$254,179 41
Average amount of Specie	2,814 49
Average amount of Circulation	24,049 00
Average amount of Deposits	118,280 12

City and County of New-York, ss.—I, A. MASTERTON, Jr., Cashier of the NEW-YORK COUNTY BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

A. MASTERTON, Jr., Cashier.

Sworn before me, this 19th day of October, 1857. E. LAWRENCE, Commissioner of Deeds.

STATEMENT OF THE BANK OF THE NEW-YORK DRY DOCK COMPANY—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$421,801 02
Average amount of Specie	27,748 00
Average amount of Circulation	61,446 00
Average amount of Deposits	93,419 27

City and County of New-York, ss.—I, FREDERICK HOWES, Cashier of the NEW-YORK DRY DOCK COMPANY, being duly sworn, depose and says, that the above statement is correct.

F. T. HAYES, Cashier.

Sworn before me, this 17th day of October, 1857. JOHN ANDERSON, Jr., Justice Fifth District Court.

STATEMENT OF THE NEW-YORK EXCHANGE BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$206,180 27
Average amount of Specie	12,265 24
Average amount of Circulation	110,252 00
Average amount of Deposits	132,060 39

City and County of New-York, ss.—I, B. B. HALSTEAD, Cashier of the NEW-YORK EXCHANGE BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

D. B. HALSTEAD, Cashier.

Sworn before me, this 19th day of October, 1857. JOHN PHILLIPS, Commissioner of Deeds.

STATEMENT OF THE OCEAN BANK IN THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,137,512 23
Average amount of Specie	52,916 99
Average amount of Circulation	130,325 00
Average amount of Deposits	483,003 46

City and County of New-York, ss.—I, PARKER HANDY, Cashier of the OCEAN BANK of the City of New-York, being duly affirmed, depose and say, that the above statement is correct, to the best of my knowledge and belief.

PARKER HANDY, Cashier.

Affirmed before me, this 19th day of October, 1857. JOHN PHILLIPS, Commissioner of Deeds.

STATEMENT OF THE ORIENTAL BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$431,183 89
Average amount of Specie	21,841 36
Average amount of Circulation	120,241 00
Average amount of Deposits	312,986 87
Average amount of Clearing-House Certificates	5,333 33

City and County of New-York, ss.—I, WASHINGTON A. HALL, Cashier of the ORIENTAL BANK, being duly sworn, depose and say, that the above statement is correct.

WASHINGTON A. HALL, Cashier.

Sworn before me, this 19th day of October, 1857. WM. WOOD, Police Justice.

STATEMENT OF THE PACIFIC BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$841,342 61
Average amount of Specie	58,346 10
Average amount of Circulation	137,102 00
Average amount of Deposits	486,267 18

City and County of New-York, ss.—I, ROBERT BUCK, Cashier of the PACIFIC BANK, being duly sworn, depose and say that the above statement is correct, to the best of my knowledge and belief.

ROBERT BUCK, Cashier.

Sworn before me, this 19th day of October, 1857. WM. LEE, Commissioner of Deeds.

STATEMENT OF THE PARK BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$2,554,939 50
Average amount of Specie	90,414 58
Average amount of Circulation	149,197 00
Average amount of Deposits	1,320,219 47

City and County of New-York, ss.—I, CHARLES A. MACY, Cashier of the PARK BANK, being duly affirmed, depose and say that the above statement is correct, to the best of my knowledge and belief.

CHARLES A. MACY, Cashier.

Affirmed before me, this 19th day of October, 1857. WM. M. WEAVER, Commissioner of Deeds.

STATEMENT OF THE PEOPLE'S BANK, NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$612,149 18
Average amount of Specie	15,819 67
Average amount of Circulation	124,346 00
Average amount of Deposits	193,911 34

City and County of New-York, ss.—I, GUSTAVE W. LEARY, Cashier of the People's Bank, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

G. W. LEARY, Cashier.

Sworn before me, this 19th day of October, 1857. EDWARD P. CLARK, Commissioner of Deeds.

STATEMENT OF THE PHENIX BANK OF THE CITY OF NEW-YORK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$2,776,522 37
Average amount of Specie	212,996 74
Average amount of Circulation	92,990 00
Average amount of Deposits	1,482,295 04

City and County of New-York, ss.—I, JOHN FARRAR, Cashier pro tem. of the PHENIX BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

JOHN FARRAR, Cashier.

Sworn before me, this 19th day of October, 1857. THOS. SUMNERS, Commissioner of Deeds.

STATEMENT OF THE ST. NICHOLAS BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$805,485 52
Average amount of Specie	20,842 63
Average amount of Circulation	26,164 00
Average amount of Deposits	274,276 03

City and County of New-York, ss.—I, ARON S. PARKHURST, Cashier of the ST. NICHOLAS BANK, being duly sworn, depose and say, that the foregoing statement is true, to the best of my knowledge and belief.

A. S. PARKHURST, Cashier.

Sworn before me, this 19th day of October, 1857. JAS. HILLYER, Commissioner of Deeds.

STATEMENT OF THE SEVENTH WARD BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$968,075 78
Average amount of Specie	100,326 00
Average amount of Circulation	195,476 00
Average amount of Deposits	478,664 08

City and County of New-York, ss.—I, ALFRED S. FRASER, Cashier of the SEVENTH WARD BANK, being duly sworn, depose and say, that the above statement is correct, to the best of my knowledge and belief.

A. S. FRASER, Cashier.

Sworn before me, this 19th day of October, 1857. JIREH BULL, Commissioner of Deeds.

STATEMENT OF THE SHOE AND LEATHER BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$2,194,787 00
Average amount of Specie	307,063 00
Average amount of Circulation	111,430 00
Average amount of Deposits	1,645,667 00

City and County of New-York, ss.—I, W. A. KISSAM, Cashier of the SHOE AND LEATHER BANK, being duly sworn, depose and say, that the above statement is correct.

W. A. KISSAM, Cashier.

Sworn before me, this 19th day of October, 1857. SAMUEL F. BELL, Commissioner of Deeds.

STATEMENT OF THE TRADESMEN'S BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$1,215,014 24
Average amount of Specie	34,745 00
Average amount of Circulation	208,913 00
Average amount of Deposits	772,175 18

City and County of New-York, ss.—I, RICHARD BERRY, Cashier of the TRADESMEN'S BANK, being duly affirmed, depose and say, that the above statement is correct.

RICHARD BERRY, Cashier.

Affirmed before me, this 19th day of October, 1857. E. B. FELLOWS, Commissioner of Deeds.

STATEMENT OF THE UNION BANK—As required by Chapter 250, Laws of 1853, for the week ending Saturday, Oct. 17, 1857:

Average amount of Loans and Discounts	$2,228,697 29
Average amount of Specie	218,000 00
Average amount of Circulation	182,170 00
Average amount of Deposits	1,188,691 29

City and County of New-York, ss.—I, E. H. ARTHUR, Cashier of the UNION BANK, being duly sworn, deposes and say, that the above statement is correct to the best of my knowledge and belief.

E. H. ARTHUR, Cashier.

Sworn before me, this 19th day of October, 1857. JIREH BULL, Commissioner of Deeds.

IRON AND HARDWARE.

BUCK SHOT, BEEF SHOT AND BAR LEAD.—Our lead being made at the Lead Works, we are enabled to furnish the trade at the lowest cash prices. Wanzell and Lanier lead stands unrivalled in the estimation of our manufacturers. We warrant the contents of the kegs to be the same as the samples shown—equal to the best, and superior to any offered in this market.

TATHAM & BROTHER, No. 63 Beekman-st.

FINANCIAL.

CARD.

Owing to the impossibility of raising money to meet our acceptances as they mature, we have been compelled to suspend payment. We can pay our debts, fifty for dollar, and retain a large surplus, but we must ask an extension of six months.

We therefore respectfully request the holders of our acceptances to present them promptly as they fall due, receive new acceptances, with the same drawers, payable in six months and be paid the interest in advance. The new acceptances will be promptly paid.

BOWERS & BECKMAN.

New-York, Friday, Oct. 16, 1857.

NEW-YORK AND ERIE RAILROAD COMPANY—PROPOSALS FOR LOAN—Subscriptions will be received at the office of the New-York and Erie Railroad Company, in the City of New-York, until the first day of November, 1857, for the purchase of $4,500,000 of the Bonds of the Company, redeemable on the first October, 1883, bearing seven per cent. interest, payable semi-annually, on the first days of April and October.

They will be sold at par payable as follows:

20 per cent. in cash at the time of subscribing.

40 per cent. in monthly installments of 10 per cent., or in cash, at the option of the purchasers.

These Bonds are guaranteed by a Mortgage on the entire road and its franchises, on all the leasehold property of the Company, including the wharves, ferry privileges and landed property of the Long Dock Company of Jersey City, and on the entire equipment of the Company.

The object of the loan is to fund the present floating debt of the Company, and to obtain means to continue the construction of the tunnel depot, wharves and other improvements on the Long Dock property. It will only increase the present indebtedness of the Company about $1,000,000. The following is a comparative statement of the past and present financial position of the Company:

	Oct. 1, 1857.	Oct. 1, 1856.	Oct. 1, 1855.
Capital Stock	$10,000,000	$10,000,000	$10,000,000
Funded Debt	24,207,000	24,207,000	24,207,000
Floating Debt	1,311,000	1,194,000	4,000,000
Interest on Bonds due 1st August, less amount deposited to meet it	———	———	120,000
Total liabilities	$35,518,000	$35,401,000	$38,327,000
Cash and Cash items	$160,000	$300,000	$137,000
Materials	204,000	402,000	600,000
Fuel	400,000	720,000	600,000
Steamers and propellers on Lake Erie	80,000	210,000	261,000
Rolling Stock loaned to C. & N. Y. R. R.	100,000	100,000	100,000
Other Assets	10,000	62,000	10,000
Due by Agents	———	———	251,000
Advances to Long Dock Company	———	———	400,000
Bonds of 1st in Sinking Fund	322,000	194,000	1,316,000
	$1,276,000	$2,000,000	$3,646,000
Liabilities over Assets	$34,300,

COMMERCIAL AFFAIRS.

For Monday's [illegible] see Page.

[illegible] at the Stock Exchange, Oct. 19.

[illegible]	[illegible]	50	N. Y. Cent. R. R.	[illegible]	66¾
[illegible]	[illegible]	100	do	[illegible]	66¾
[illegible]	[illegible]	50	Erie Railroad	[illegible]	12
[illegible]	[illegible]	100	do	[illegible]	12
[illegible]	[illegible]	100	do	[illegible]	11¾
[illegible]	[illegible]	50	Sixth-av. R. R.	[illegible]	33
[illegible]	[illegible]	50	Hud. R. Railroad	[illegible]	72
[illegible]	[illegible]	100	do	[illegible]	15½
[illegible]	[illegible]	200	do	[illegible]	15
[illegible]	[illegible]	100	Panama R. R.	[illegible]	72
[illegible]	[illegible]	200	Reading R. R.	[illegible]	23¼
[illegible]	[illegible]	100	do	[illegible]	23¼
[illegible]	[illegible]	100	do	[illegible]	23¼
[illegible]	[illegible]	100	do	[illegible]	23
[illegible]	[illegible]	100	do	[illegible]	22¼
[illegible]	[illegible]	100	Ill. Cen. Railroad	[illegible]	78
[illegible]	[illegible]	100	do	[illegible]	78
[illegible]	[illegible]	100	do	[illegible]	78¼
[illegible]	[illegible]	100	do	[illegible]	78¼
[illegible]	[illegible]	50	Cle. & Pitts. R. R.	[illegible]	78
[illegible]	[illegible]	100	do	[illegible]	78¼
[illegible]	[illegible]	50	Ga. & Ch. R. R.	[illegible]	67
[illegible]	[illegible]	50	do	[illegible]	66¾
[illegible]	[illegible]	100	Clev. & Tol. R. R.	[illegible]	29¾
[illegible]	[illegible]	100	do	[illegible]	29¾
[illegible]	[illegible]	100	do	[illegible]	29¾
[illegible]	[illegible]	100	do	[illegible]	29¾
[illegible]	[illegible]	100	do	[illegible]	29¾
[illegible]	[illegible]	100	do	[illegible]	29¾
[illegible]	[illegible]	100	Chi. & R. Is. R.R.	[illegible]	69
[illegible]	[illegible]	100	do	[illegible]	69
[illegible]	[illegible]	100	do	[illegible]	69
[illegible]	[illegible]	100	do	[illegible]	69
[illegible]	[illegible]	100	La C. & Mil. R.R.	[illegible]	77
[illegible]	[illegible]	50	do	[illegible]	6¾

SECOND BOARD.

The following sales of stocks and bonds were made at this morning, by S. Deacon:

[illegible] New-York State 6s, 1864, int. added	[illegible]		96¾
[illegible] New-York State 6s, 1864, int. added	[illegible]		96¾
[illegible] Pennsylvania 6s, int. added	[illegible]		69¾
[illegible] Cleveland and Pittsburg Railroad	[illegible]		11¾
[illegible] Erie and Milwaukee R. R.	[illegible]		6¾

By E. Leman, Jr., & Co.

[illegible] Michigan Southern, first mortgage 7 ⅌ [illegible] Rome, Sold at 3.00 [illegible] 61

[illegible] Erie and Milwaukee farm mortgage [illegible]

[illegible] Bonds, due in 1866, int. January and July. (Farm mortgage on 60 acres in Dodge County.) 32

[illegible] City 7 ⅌ cent. Bonds 32

[illegible] Bank, $100 [illegible] 72

[illegible] Fire Ins. Co., $100 each [illegible] 80

[illegible] Fire Ins. Co., $50 each [illegible] 35

[illegible] Cooper Fire Ins. Co., $20 each [illegible] 100

[illegible] will hold a special sale of stocks [illegible] Tuesday, at half past 12 o'clock, Exchange.

[illegible] & Co. have also a sale of stocks at [illegible] at 1 o'clock. At 12 o'clock they will [illegible] valuable Hudson-street property, and lots on [illegible] Thirty-ninth and Forty-first-streets.

[illegible] Leman, Jr., & Co. will hold a sale of securities at 12 o'clock to-morrow, (Tuesday,) at the Merchants' Exchange.

SECOND BOARD.

[illegible]	[illegible]	50	N.Y. Cent. R. R.	[illegible]	66¾
[illegible]	[illegible]	50	do	[illegible]	66¾
[illegible]	[illegible]	50	do	[illegible]	66¾
[illegible]	[illegible]	100	do	[illegible]	66¾
[illegible]	[illegible]	100	do	[illegible]	66¾
[illegible]	[illegible]	100	do	[illegible]	66¾
[illegible]	[illegible]	50	Gal. & Chic. R.R.	[illegible]	69
[illegible]	[illegible]	25	Ill. Cen. R. R.	[illegible]	78
[illegible]	[illegible]	100	do	[illegible]	77
[illegible]	[illegible]	50	M. S. & N. I. R. R.	[illegible]	19
[illegible]	[illegible]	25	La C. & Mil. R. R.	[illegible]	6¾
[illegible]	[illegible]	25	Chic. & Rk. Is. R.	[illegible]	69¾

MONDAY, Oct. 19—P. M.

The Official averages of the Banks in the City of New-York for the week ending on Saturday last, Oct. 17, the particulars of which are advertised by each Bank separately, on another page of this paper, present, in the aggregate, the following changes from the previous statement of Saturday, Oct. 10:

Increase of Capital Stock	$655,000
Increase of Loans and Discounts	4,671,743
Increase of Specie	2,633,064
Increase of Undrawn Deposits	7,049,154
Increase of Circulation	563,842

Including the Clearing-House transactions of the week, which were unprecedently small, averaging only $10,198,611 per day, and the Sub-Treasury statement of Saturday, the following is the general

COMPARATIVE EXHIBIT OF UNION.

	Oct. 17, 1857.	Oct. 3, 1857.	Oct. 18, 1856.
Capital	$54,242,000	$63,619,000	$64,474,000
Loans	105,220,265	97,245,826	101,917,569
Specie	10,846,057	7,843,230	11,476,294
Circulation	6,006,726	5,027,441	7,523,590
Gross Deposits	56,017,687	52,894,622	63,201,681
Undrawn	28,596,203	10,198,611	13,256,505
Drafts	23,721,264	42,696,012	49,745,176
Sub-Treasury	11,665,232	5,514,400	5,190,530

The liquidation in all departments, save that of circulation, is again very large, growing mainly out of the suspension of Specie payments on Tuesday last. On that day the Specie line fell to $5,600,000, as ascertained on a comparison of the returns held by each Bank, at the conference the same evening. The line is again up to $7,843,230, but what portion of the apparent two millions increase is from special or what from general account deposits since Tuesday, there is no sufficient means of ascertaining. Some few of the banks have sought to increase their stock of bullion in both ways, while others have declined to do so in either, except when small parcels are brought in voluntarily on general account, without pledge from the bank direct or implied, that the Gold is to be returned on the check of the depositor. The Specie column, therefore, in the present statement has little significance as a test of the relative strength of the different banks. The decrease in Loans is made larger by $940,000 than otherwise would have been by the liquidation of the North River Bank.

NORTH-RIVER BANK, OCT. 16.

Loans	$940,846	Deposits	$566,240
Specie	42,672	Circulation	122,707
Capital	256,000		

Altogether the present statement is more important as a starting point under the new order of currency, than as showing the true movement of the past week, thrown as it was into utter confusion by the event of Tuesday. The reserve of Country Bank Notes, unemployed, held this afternoon, for account of the Associated City Banks, in the vault of the Metropolitan Bank and represented by certificates of the denomination of $500, $1,000, $2,000, $5,000 and $10,000 each, is understood to amount to $1,200,000.

We have had a firm market at the Stock Exchange through the day, and the tone at the close is rather buoyant than otherwise on several of the leading Stocks. After the printed list, New-York Central shares brought 67¾@68; Illinois Central Bonds closed 63½; Galena, 68¾; Reading, 32½; Panama, 72; Toledo, 29; Missouri Sixes, 66½; New-York Long Sixes, 104; Delaware, 95, and Erie, 11¾@12. There was a fair amount of business done, and the average advance since Saturday is about 1@1½ ⅌ cent. The market continues to be helped by the indisposition of money-lenders to continue their purchases of mercantile paper; for which there is no reliable demand at present. Bank Stocks are better held than last week, and on the few parcels sold an advance is had on the previous transactions.

The market for Foreign Exchange for the Boston steamer was a little more active than for the previous packet, and the range of quotations, on actual transactions, not so wide, although still very irregular. The top sales were at 102½@103 ⅌ cent. on London. One or two leading banking houses settled credits at 103 ⅌ cent.; at the same time refusing to draw their own bills better than 103 ⅌ cent. There were sales of transient drawn bills at 101@102, and even as high as 103 ⅌ cent., with prime New-York indorsement. France, 5.65@5.60, very irregular. Upon the whole review of the market we remark less anxiety to press sales than last week, and fewer sellers in number. The Canada Banks were out of the market to-day. The Domestic Exchange not so good as on Saturday; Mobile sold in down to ⅌; Baltimore, 94@95; Pennsylvania, 87½@88; Boston, 98@98½.

We understand that some further difficulty has been encountered in paying the California drafts of SATHER & CARGILL. They are drawn on one of the Banks here, and the remittances having fallen short by reason of short insurance on the shipment per *Central America* and the failure of WILLETS & Co., on whom part of the remittances were made in bills, the Bank pays only to the amount of funds in hand. With WELLS, FARGO & Co., and other houses, the case is different. The San Francisco and New-York firms have everything in common, and the drafts are protected at every sacrifice, and the Gold fully insured in London. Messrs. W. F. & Co., during the late entanglement of the Foreign Exchanges, were unable to draw upon any terms, but they were able and did advance the money on their California drafts, sending forward the bills on London against the insurance on the *Central America* shipment for collection.

We learn that the long-established Commission-house of Messrs. N. H. WOLFE & Co., of this City, in the Flour trade, who temporarily suspended a short time since, having adjusted their affairs, have this day resumed payment. It is stated that all their liabilities have been paid in full in cash, or secured by real estate.

We understand that a meeting of merchants will be held at the Merchants' Exchange, on Tuesday, (to-morrow,) at 4 o'clock, to hear the programme of a new Commercial and Industrial Exchange Company.

The Sub-Treasury received to-day $268,978, paid $235,751, and held at the close $5,547,723.

The suspension of the extensive firm in the iron trade, of SAMPSON, BALDWIN, & Co., is announced to-day.

The proprietor of the City Assembly building in Broadway, is offering to lease his rooms for retailing goods, or making sales by auction. See advertisement.

Telegraphic Reports.

MONEY AFFAIRS IN BOSTON—FAILURES, ETC.

BOSTON, Monday, Oct. 19, 1857.

The *Transcript* this afternoon announced the following recent failures: Messrs. W. GREENOUGH & Co., hardware dealers; J. M. HEDGE, furniture dealer; GEORGE FORBATUS, chair manufacturer; KEITH & TREADWAY, clothing dealers; J. W. CARTER & Co., grocers; and W. P. S. BROOKS, furniture dealer.

We have no change worthy of notice to report in money matters to-day.

PHILADELPHIA, Monday, Oct. 19.

Mr. ALLIBONE, President of the Pennsylvania Bank, has resigned in consequence of ill health, and his resignation has been accepted.

JOZIER JONES, Esq., has been elected President of the Commercial Bank, to fill the vacancy caused by the resignation of WM. WAINWRIGHT.

Two prominent dry goods jobbing houses suspended to-day, one of them being RAUSCH & Co., the heaviest in the city. Their assets are large.

MONEY AFFAIRS IN NEW-ORLEANS.

NEW-ORLEANS, Saturday, Oct. 17.

Everything in the monetary line is more cheerful. The Bank of New-Orleans is paying some specie, and will resume entirely next week. Messrs. OAKEY & HAWKINS will resume on Monday. Messrs. J. A. DONNEY & Co., dealers in western produce, suspended yesterday.

MONEY AFFAIRS IN ST. LOUIS.

ST. LOUIS, Monday, Oct. 19.

Messrs. TENSON & DANJEN, bankers of this city, closed their doors this morning.

Our weekly Bank statement shows a reduction of fifty per cent. in coin.

The circulation and deposits of the State Bank have decreased nearly seventy per cent., and the decrease of coin has been in a still greater ratio.

A Great Central Bank Wanted.

BUFFALO, Thursday, Oct. 15, 1857.

To the Editor of the New-York Times:

I have been a close and constant observer of the progress of our financial troubles, and an interested reader of all your comments and those of your correspondents thereon, and now that the *comet* has struck, and apprehension become actuality—tension of mind and muscle having given place to the long breath of relief and relaxation—the suggestions of *prevention*, following the discussions of cause, which have hitherto been so prolific, may now fitly give place to suggestions of *remedy* and security against *recurrence*.

It needs no great amount of shrewdness to perceive that, as far as this State has been concerned, and measurably the West also, much of the difficulty has been caused by the refusal of the New-York City banks to receive and pay out the bills of banks throughout the State, instead of sending them home for redemption. This, of course, compelled a contraction on the part of the country banks, and, in many instances, a suspension of specie payments. In either case the effect could only be disastrous upon the country, and by reaction upon the City, and thence upon the West, for with a certainty of their bills returning almost immediately to their counters for specie, the country banks had to largely contract their line of discounts, thereby embarrassing their customers in their transactions for the movement of grain and produce to the sea-board, and their payment of notes and further purchases of goods.

Again, the moment a bank is compelled to refuse coin for its bills on account of the suddenness of the demand, its bills become discredited, and straightway, like the rush of pigeons to their roosting places at night in the West, these bills go home to the Bank Department at Albany to be burned. Thus the currency of the country rapidly diminishes in lots of $25,000, $50,000, $75,000, or $100,000 at a time, according to the capital of the banks. This, of course, makes the pressure greater upon the banks which stand, and the City banks now feel what they were before too dogged to admit—that in embarrassing country banks they were destroying themselves.

But the greatest evil of all which has resulted from this destruction of confidence in financial matters, has been the downfall of the system of exchanges throughout the whole country, and to this point must our efforts be first directed in the use of remedial measures. I have nowhere seen the remedy proposed which I am about to suggest—it may be because, of all that have been thought of, this appeared the least feasible; but I think differently. My remedy for the past and security for the future is the establishment of a *Bank of the United States of America*, which shall be secured by the entire wealth of the National Government. I know well that the ghost of the old "United States Bank" will instantly rise to the terrified optics of old fogys at this announcement, and that it will generally be considered only in a *party view*. But what, I ask, has *party* to do with the *cause or remedy* of these great troubles which bow down strong men, crush powerful moneyed institutions, and dissipate large fortunes as the sun does a morning fog? What can Democratic, Whig, Republican or American—Pro-Slavery or Anti-Slavery Platforms and resolutions do to give bread to the thousands of hungry or tens of thousands of idle men and women throughout the Union this Winter?

With a Bank of the United States having its central department at New-York, and the ablest financiers of the whole country established there as the Central Board of Control, its Branches located in the principal commercial city of every State, and agencies depending upon the Branches located at all other places of sufficient importance throughout each State, a system of monetary exchange would be provided such as *never* can be attained in any other way, and a security against future financial difficulties, which, with our present system it is impossible to obtain. I would have local stockholders, and local boards of directors and managers for every branch and agency, subject, of course, in general policy to central control. This system would, of course, render a difficulty or suspension in the exchanges of the country impossible, since the bills would be at par all over the country, and each branch and agency be enabled to draw North and South, East and West, from the centre to the circumference.

Again, to establish the business of the country to a greater degree upon a specie basis than it has ever hitherto been, I would not have a note issued by the Bank for less than $5, as is the case with the Bank of England. This would equalize the value of specie between us and Europe, by increasing its value here, and thus prevent such an enormous drain of that commodity as has been going on for so many years. With a metalic currency circulating freely among the people in all transactions under $5 in amount, they would soon become so familiarized with gold and silver as to render it nearly, if not quite impossible, to get up a "run" upon a Bank or an Agency, since the views of the relative values of gold and paper which now obtain would then entirely cease. This need not interfere with the Sub-Treasury system, but in fact might be affiliated with it—the Central Bank, Branches and Agencies being made places of deposit.

Let me ask briefly, in conclusion, what reasonable objection can be made to the plan for restoring our financial system to a sound condition, which I have here outlined? That it may be made a political engine? It does not follow. Does any complaint of that kind exist against the Bank of England or the Bank of France? I have never heard of any; and yet it would be impossible, I think, even to produce such a total suspension of the money remittances and transactions between the several sections of those countries, while their national Banks exist, as we are now so bitterly deploring. I am one of those who believe that JACKSON killed the old Bank, not because it was believed to be helping his opponents, but because he could not see it himself. It cannot be said that a National Banking system is inconsonant with our system of Government, for in truth we are more thoroughly imbued with the mania for banking than any other nation. And as we somehow manage to impose checks and safeguards upon our State moneyed institutions, and upon our State and General Government Treasuries and transactions, it is scarcely likely that as good, if not better, plans could not be matured for the safe and wise conduct of a Bank. I believe that the principle of sovereignty which confines the coining of money to the Central Government, equally requires that it should regulate, control and manufacture all the money of the realm.

I trust, Mr. Editor, that you will find these views, though more lengthy than intended, worthy a place in your paper. J. E. H.

The Distress of the People.

To the Editor of the New-York Times:

We may lay it down as a fundamental truth in political economy, that no nation ever did or ever can, or ever will be prosperous, which does not foster her artisan labor; in other words, who does not protect her manufactures.

A nation that sends away her raw material and brings home the manufactured article always is poor—always in trouble—always in bankruptcy, insolvency and difficulty, just as we have been in the United States.

It costs too much to carry on trade and to have our manufactures made by foreign nations. We are always at the mercy of usurers and foreign brokers. A nation, to grow rich, must send away the manufactured article and bring home on purchase the raw material. Then the nation has control of her own finances. But we in the United States are at the mercy of foreign bankers and brokers; we are a *serf* nation in the family of nations, always dependent—always in difficulty, in profound peace. Money is sold here for more than ten per cent. interest.

The total amount of specie in all the Banks of the United States, Jan. 1, 1857, was $58,755,859, since which time we have sent by the steamers to England nearly $23,000,000, leaving about $24,000,000 in all the Banks of the United States. It was about time on the 13th of October, to shut down the flood-gates to the drain of our specie. But this shipment of specie was from the port of New-York alone; it was probably about two-thirds of all the specie that went on the manifests from all the ports of the United States—but the manifests do not show the export of specie to foreign countries by $50,000,000 yearly. In 1854 we imported of miscellaneous articles:

Mostly Dry Goods	$19,077,522
Boots, Shoes, &c	4,284,137
Gloves and Leather Goods, manufactured	3,559,215
Paper Goods	737,820
Dry Goods, of various names	6,851,786
Woolen Goods, manufactured	32,574,596
Cotton Manufactures	31,949,422
Silk Goods, manufactured	30,392,511
Hemp Goods, mostly manufactured	10,907,838
Total, in round numbers	$151,050,923

In 1857 we were going on at about the same rate, until our Banks stopped specie payments. In the port of New-York alone, we have imported not far from $85,000,000 within the last eight months, of cotton, woolen and silk goods, besides hemp, leather and miscellaneous goods, which in all amounts to near $100,000,000. We are indeed a very buying people! Fast men in a fast country, amongst fast foreign bankers, who take off very fast our specie to foreign countries, to support and feed foreign lords and ladies. All our own factories have stopped, and are in a collapse and near their end. Under the tariff laws of 1824 and 1827-30, and on to 1837, we consumed in the United States near 9,000,000 pounds of fine wool in our factories for making American broadcloth alone. Now, in 1857, not a factory for broadcloths runs in the United States, except it may be kept up by the help of small army contracts for coarse cloths. So it is with the woolen shawls trade—almost all have gone to the tomb of the Capulets, under the Free-trade laws of 1846. The American wool, both for fine and coarse broad cloths, is the best in the world. Its felting properties for making beautiful broadcloths, light or heavy, exceed all others, yet we make no broadcloths at this day. The American fine wools contain the strongest staple, and 2,552 serrations in an inch; while the very best of European and Australian wools contain only 2,500 serrations in an inch.

The *Warehouse* system, when adopted in 1852, was meant to strangle all our American factories, and it has done it to a degree surpassing belief. Certain greedy men in the City of New-York made up their minds to rent stores to *Uncle Sam* for warehouses, and they went to Washington and told the slave powers that the *warehouses* would kill off the American factories; they were true prophets. The cotton and woolen goods made in America are fast becoming things that were, and no more to be. The Gold received from California the last year was $40,000,000; from emigrants, $10,000,000; making in round numbers $50,000,000; while we sent to foreign countries, which do not appear on our manifests, about $50,000,000 to pay up balances of trade against us, as follows:

To Cuba	$17,000,000
To Brazil	14,000,000
To Porto Rico, West Indies	2,700,000
To Sicily	1,000,000
To Philippine Islands	2,700,000
To Dutch East Indies	1,000,000
To Buenos Ayres	1,000,000
To Venezuela	1,500,000
To China	7,000,000
To France	12,000,000
Equal to	$59,900,000

These last-mentioned countries are all hard-money dealers, and if we buy of them, they want gold to pay balances.

Every dollar of gold we have ever got from California has cost us four dollars for one. It has been, indeed, a great work to found the Golden State.

How many ships have rotted there, in the Golden Gates? How much property we of the Atlantic border have sent into the Bay of San Francisco? How many lives have been lost in the struggle? The answer, more than BONAPARTE lost in his march to Moscow. The amount of tonnage which entered and departed from the ports of the United States in 1856, was, in round numbers, 6,300,000 tons, and the number of persons employed in this shipping was 247,000, men and boys. This shipping cost on an average more than $45 a ton, and equal to a capital of $279,000,000; which, at six per cent. interest, is $16,740,000 annually. This shipping is sunk once in twenty years, which gives for wear and tear $16,300,000 annually. The cost of 247,000 men and boys, at $250 a year, is $61,700,000 for wages and living, besides a great sacrifice of life. No mariner lives out half of his days.

The account will stand thus:

Interest on capital wasted per annum	$16,740,000
Wear and tear of shipping	16,300,000
Wages and cost of ships' company	61,700,000
Total	$92,740,000
Wages and expense of keeping 50,000 stevedores, boatmen, tide waiters, and warehousemen, pilots, wharfingers, builders, &c., at $400 each	$5,000,000
Equals in all	$98,740,000

Now unless the shipping trade and ships can earn this sum of near $99,000,000 of money every year, they, the ship owners, lose money in the business of our Foreign Trade. The warehouse system and the repeal of the Tariff laws by the casting vote of Mr. DALLAS in 1846, were a bold and reckless experiment. It has laid up seven hundred and fifty ships in the port of New-York to rot. It has produced a suspension of specie payments in a time of profound peace; has stopped all of our factories, turned our working men and women and Democrats into the street without employment. Our currency and exchanges between our own people are all deranged and gone. We verily have listened to bad counsels. Let us at once abolish our warehouse system. Let us restore the importation laws of 1842. Let us make some other good laws, and we will prosper again. IRON.

Money Circular for Europe.

Per Arabia via Boston.] NEW-YORK, Oct. 19, 1857.

Our last advices were to the 13th inst. The next day all our Banks were under the necessity of suspending specie payments. The Eastern and Southern States immediately adopted a like course, and New-Orleans is at this moment the only important point in the United States where specie payments are still maintained. The Judges of the Supreme Court of New-York published on the same day their opinion as to the constitutionality of the suspension, and although the question is not yet relieved from embarrassment, there is every reason to believe that no steps will be taken to interrupt the regular course of business. Our Banks have likewise resolved to receive and pay out at par the circulation of the country Banks of this State. The effect of this last proceeding will be to give currency to about $20,000,000 of country notes, some $12,000,000 of which had been driven in and remained unemployed under the influence of the crisis. Gold has risen to but a moderate premium; the quotation is 1¼ to 2½ per cent., but the dealings are not large, and a good proportion of the gold withdrawn from the Banks has been restored to them either in general account or on special deposit. The effect of the Bank suspensions has been to induce a feeling of relief into commercial circles. Confidence immediately begins to revive and business was resumed in those branches especially connected with it a movement of the crops. Money is already a little easier, and the change on Europe shows an upward tendency, while manufacturers are hurrying more hands into activity. Notwithstanding this improvement, the pressure still continues pressing. In the Stock market there has been a rapid and general improvement, ranging from 1 to 15 per cent. The greatest advance has been on the better class of securities, many of the purchases being made for account of capitalists who in ordinary times invest in business paper. The mercantile suspensions are decreasing in number, but a large number of houses have been forced to ask for extensions. State Stocks show a great advance, with large sales, chiefly in those of New-York, Missouri and Virginia. Virginia has risen 15½; Missouri, 6; Tennessee, 5½; California, 5; Ohio, 1868, 7; Ohio, 1868, 12; Michigan, 5½; New-York 5s, 11, and ditto 6s, 10@12 ⅌ cent. City and County Bonds—We note sales of Chicago and Cincinnati 6s at an advance of 5 ⅌ cent., and of Milwaukee 7s at previous rates. Railroad Bonds—There has been a great improvement in Erie, New-York Central, and Illinois Central Bonds, which have been the most actively dealt in. Erie Second Mortgage Bonds are up 10 ⅌ cent.; do. Third Mortgage, steady at about 90; do. 1861, up 12 ⅌ cent.; do. 1875, sales at 30; New-York Central 6s have advanced 11½; do. 7s, 8; Illinois Central Construction 12½; Terre Haute and Alton Second Mortgage, 1; Hudson River First Mortgage have been sold at 71@75. Railroad Shares show a general and great rise, but the sales have not been large. Erie has risen 3¼; New-York Central 11¼; Panama 7; Michigan Central 6; Michigan Southern 3; do. preferred 6½; Illinois Central 6½; Cleveland and Toledo 9; Chicago and Rock Island 11½; Galena and Chicago 15½; Cleveland, Columbus and Cincinnati 12; Cleveland and Pittsburg 5; Milwaukee and Mississippi 6; La Crosse and Milwaukee 1½; Hudson River 5; Hartford and New-Haven 15; Reading rose to 36½ but closes at 32. Money Loans on call show a little more life at 7 ⅌ cent. First-class paper has been sold at 3 ⅌ cent. a month, but there is almost nothing doing. Gold 1¼@2½ premium. Exchanges—rates are tending upward, but continue very irregular. The sales are increasing in extent. London, 100@109; Paris, 5.40@5.60. MARIE & KANZ.

Money Circular for Europe.

Per Niagara.] NEW-YORK, Monday, Oct. 19, 1857.

In our last advices, of 15th inst., we announced the suspension of Specie payments on the part of all our City Banks. Since that event, it has been decided to receive on deposit the notes of the country banks at par. This caused a better feeling, and prices at the Stock Exchange have generally advanced. The failures of merchants and bankers, reported during the week, have been very numerous, and some of them very startling. The relief to the money market that was expected to come from the suspension of the banks, has not yet been felt, though trade, which had come to a stand, now begins to move slowly in its usual channels. State Stocks have been more active, and have advanced rapidly in price. The principal transactions have been in the various issues of the State of New-York, Missouri 6s, Virginia 6s, and Tennessee 6s. In City and County Bonds there has been but little done. Some few Milwaukee City Sinking Fund Bonds have changed hands at former rates. In Railway Bonds there has been but little done. The chief transactions have been in Illinois Central Construction 7 ⅌ cent. Bonds, and the different issues of the Erie Railroad. At private sale we have nothing to mention. Railroad Shares have not been active, though prices on the whole list are higher. The sales were chiefly in New-York Central, Reading, Erie, Cleveland and Toledo, and Panama. The advance in the prices of Delaware and Hudson Canal Company and Pennsylvania Canal Company have been very marked during the week; we quote the former 20 ⅌ cent. and the latter 17 ⅌ cent. higher. For the variations in prices of other Stocks we refer to the annexed bulletin of daily fluctuations. Exchanges are better held. On London, at 100@109; on Paris, 5.50@5.65.

DE COPPET & CO.

Money Affairs in Other Quarters.

From the Philadelphia Ledger.

By the letter of the President of the Bank of Pennsylvania, it will be seen that he has resigned his office in that institution, in consequence of severe and continued indisposition, and by the resolution adopted by his Board of Directors, accepting the same, that he is parted with by them with feelings of deep regret.

There is no movement in bank stocks, and very little is said of the movements of the banks themselves. It is understood, however, that some of them are doing a little business, where that little will oblige a customer, and, at the same time, better the condition of the bank's assets. And this, by the way, if a resumption is determined on at the time designated in the Act of the Legislature, is as much as they should do. Fortunately for the banks, all business is at so low an ebb that little is required of them; almost the only demand being from persons caught in the crisis, and who are working out as fast as possible. Their annual elections and semi-annual dividend period are nearly at hand. As most of the banks have surpluses of greater or less amounts, the dividend limited by the Legislature to three per cent. will probably be declared by most, if not all, of them. This will be deemed the wisest course to pursue. Many holders being women, and dependent on their dividends for the means to live, would experience inconvenience, and perhaps suffering, should this, their reliance, be withheld. Banks really having a surplus will no doubt acknowledge the force of the claims of this description of persons, and make dividends accordingly. The banks, however, that feel that they have no surplus, should, by no sense of pride to appear as rich as their neighbors, or, from mistaken sympathy, attempt to divide what they really have not. All hope that the suspension will be of short duration, and at New-York, we learn, the most sanguine limit the time to sixty days. We see no reason why our banks should not resume as early as those of New-York, and, we believe, will, though probably not in sixty days, nor sooner than the second Monday in April.

From the Chicago Press.

Whether well-founded or ill-founded, there is no question about the fact that the feeling in commercial circles resulting from the Eastern Bank suspensions is one of decided relief. This fresh courage which the community is now taking is itself a positive and important element of strength. As the difficulty was one of mere feeling—springing from an idle and a causeless panic—courage, from whatever source it springs, is the legitimate antidote. The commerce of the country, though it was never more robust, and never had so good a prospect that its days shall be long in the land, has become, under the fiendish suggestions of an irresponsible and gambling press, a hypochondriac. The suspension of the Eastern Banks may be a mere bread pill, but it ministers to this diseased mind, and reaches effectually the radical difficulty.

The only point at which the specie redemption of the Eastern Banks affected the West was in withdrawing the means of buying up our great Western staples and unduly depressing the market. It cut off too the ordinary channels of remitting funds to the East to balance Western indebtedness. These obstacles are now removed, and though the Banks of New-York have taken a lower level than those of Illinois, so long as the West has debts to pay which can be paid in that currency, we shall rejoice that the severe stricture of specie redemption has been removed from its free circulation. The effect has been that while exchange has become cheaper breadstuffs have grown dearer—and in both these ways the financial position of the West has been strengthened.

From the Charleston Courier, Oct. 17.

The Bank of Charleston has issued the following bulletin:

BANK OF CHARLESTON, SOUTH CAROLINA OCT., 15, 1857.

This Bank will continue Specie payment.

All Bank-Notes, current in the City, will be received in payment and on deposit, by this Bank, and depositors are requested to draw their checks payable in current funds.

Checks on New-York will be furnished at par for bills of this Bank.

Depositors may, at their option, receive certificates for deposits now at their credit, bearing interest at the rate of 7 ⅌ cent. ⅌ annum, redeemable in coin, at not less than three nor more than six months.

For the protection of the public, this Bank will receive current funds for the payment of debts due the Bank, and for all collection paper received from other Banks, and will furnish similar funds only for payments to other Banks.

This represents practically and satisfactorily the course and policy adopted by the Union Bank and the State Bank of this city, these being the three Banks that continue in the full exercise of their functions.

From the Providence Journal, Oct. 19.

Our market retains the quietness that followed the suspension in New-York. The demand for money has greatly fallen off, but facility of negotiation has not much increased, and the rates are high. The banks renew a great deal of paper, and so much assistance has been rendered to parties abroad, that the exchanges are against this city, and men who require funds to place in New-York or Boston are obliged to pay a premium, the renewals having absorbed the funds of the banks in those places, and caused a scarcity. These renewals ought not longer to be needed, as the general suspension of the banks enables them to offer the same facilities in other places that are extended here, and should be followed by the same liberal relief to the merchants.

We report no sales of printing cloths for the past week, and we have heard of but a single sale of Cotton. There is no price for either. Some goods are printed on manufacturers' account. Cotton has been shipped from here to New-York. We think that no orders have been given for the new crop. Every one looks for still lower prices, and people are talking of 7 or 8 cents.

As will be seen by a card in another column, the Dunnell Manufacturing Company have asked an extension. The suspension of their principal agents has thrown back upon them a large amount of paper, which they find it impossible to extend and meet their own engagements. Their assets of personal property largely exceed their liability, amply sufficient to cover any loss which they may be likely to suffer from this cause, and leave their valuable print works entirely unincumbered. There can be no doubt that the extension asked for will be readily granted. The course of this company has always been liberal, generous, equably, and in high sense of honor.

From the Boston Post, Oct. 19.

The adjourned meeting of the representatives of the Boston Banks, at the clearing-house on Saturday, unanimously ratified the proposition agreed on on Friday, doubling the amounts, and therefore the Banks in the city will hereafter settle their balances at the clearing-house in bills, in accordance with the following schedule:

Capitals of $400,000 and under, not exceeding	$40,000
Capitals of 500,000 not exceeding	50,000
Capitals of 600,000 not exceeding	55,000
Capitals of 700,000 not exceeding	60,000
Capitals of 800,000 not exceeding	64,000
Capitals of 900,000 not exceeding	68,000
Capitals of 1,000,000 not exceeding	72,000
Capitals of 1,200,000 not exceeding	80,000
Capitals of 1,250,000 not exceeding	90,000
Capitals of 1,500,000 not exceeding	100,000
Capitals of 1,800,000 not exceeding	120,000
Capitals of 2,000,000 not exceeding	130,000
Capitals of 4,000,000 not exceeding	200,000
Capital of Suffolk Bank same	200,000

Any excess of balances to be paid in specie as usual.

The practical operation of the measure will greatly relieve the various banks, and afford them a foundation upon which to discount liberally to their customers.

Last week closed in Boston with a better feeling in financial matters, and an advance in the stock market. Old Colony, Western and Maine Railroad gained on Saturday 1¼@1½, and Fitchburg ½.

Messrs. W. GANNESSES & Co., hardware, was the only failure reported on Saturday.

From the Chicago Journal, Oct. 14.

The financial pressure abroad is now bearing upon us with full strength, and is making almost visible impression upon every part of our market. The failures and assignments are few, however, in our own city, and we have hopes that it will pass over us lightly. But two Banks, Wadsworth & Co. and Lewis Hix, have gone down. Both were doing a light business, and depositors will not suffer by their closing. Two or three firms have made assignments, and this comprises the extent of the damage done thus far. Merchants are obliged, however, to curtail their business, and large numbers of men are thrown out of employment, and probably many more will follow.

The peculiar force of this pressure is seen in the depressing influence it has had upon the Grain market. The continued reports of failing markets in New-York have bore the market down here, and there is no prospect of its having reached the bottom yet. Lumbermen have been obliged to lay up their vessels. Grocery men complain that the market never was so dull. Their trade this Fall must be very light, as there is an entire absence of demand from the lumber country.

From the Baltimore American, Oct. 17.

The money market wore a decidedly gloomy aspect during the early part of the week, but within the last day or two a more cheerful feeling has existed. It is the general impression that the crisis has passed and that we may expect a gradual improvement in the condition of financial affairs. Money here is more accessible, and discount rates are declining. The street rates for first class paper to-day ranged at from 1½@2 ⅌ cent. ⅌ month, but little was however done at the inside figure. On call money can be had at 1½@1½ ⅌ cent. ⅌ month. New-York exchange is still unsettled. We quote it to-day as ranging from 1@¼ ⅌ cent. premium. The rates of premium for gold to-day ranged at from 50@¾ ⅌ cent.

OFFICIAL BANK STATEMENTS.

CONDITION OF CITY BANKS—OCT. 17.

Names of Banks.	Aver. am't of L'ns & Dis.	Ave. am't of Specie.	Ave. am't of Circul'n.	Aver. am't of Deposits.
Am. Exchange Bk	$6,436,769	$464,836	$266,786	$2,412,902
Artisans' Bank	598,839	21,771	86,269	81,041
Atlantic Bank	497,895	26,369	91,956	156,477
Bk. of America	4,066,429	689,731	71,204	2,874,861
Bk. of Commerce	11,628,324	630,677	2,069	8,042,436
Bk. of Commw'th.	346,628	28,466	82,246	248,402
Bk. of New-York